



**EQUITABLE FEDERAL CREDIT UNION
SCHEDULE OF SERVICE CHARGES**

DEBIT CARDS

Debit Card Replacement Fee\$10.00
 Debit Card Non-sufficient fund ... \$28.00
 Debit Card Transaction Fee\$1.25
 (First 5 PIN based transactions are free,
 All signature based transactions are free.)

CHECKING

Share Draft (Checking) Monthly
 Service FeeFREE
 Stop Payment on a Check ***\$30.00**
 Stop Payment on an ACH..... ***\$30.00**
 Non-Sufficient Fund\$28.00
 Photo Copy of a Check\$3.50
 Account Reconciliation (per hour).....\$25.00
 Overdraft Transfer Fee ***\$10.00**
 Money Market Account
 Monthly Service Fee ***\$10.00**
 (\$500.00 minimum daily balance required
 To waive monthly fee. Minimum
 Withdrawal amount of \$250.00 or ***\$10.00**
 Fee applies. Maximum of 3 withdrawals
 Per month.)

MAILING SERVICES

Overnight\$22.50
 Certified\$7.50

IRA

***One Time Setup Fee.....\$5.00**
***Termination Fee.....\$25.00**

MAINTENANCE SERVICES

Christmas Club Early Withdrawal Fee.\$10.00
 Withdrawal Penalty\$25.00
 (Closing fee for accounts closed
 Within 90 days of being opened.)
 Dormant Account Fee\$30.00
 (1 year of inactivity with balance less
 Than \$1,000.00.)
 Return Mail Fee ***\$8.00**

OTHER SERVICE CHARGES

Levy\$25.00
 LitigationAt Cost
 Cashier's Check\$3.00
 (First 1 of month is free)
 Photocopy of Past/Interim Statement \$4.00
 Research Fee (per hour)\$15.00
 Research Fee (per item)\$5.00
 Individual (Non-Recurring) ACH\$5.00
 Alternate Name on a Check\$3.00
 (Member must be physically present at
 Credit union.)
***Expedited Service Fee\$25.00**

***Financial Directives Fee\$3.00**
(ex. Child Support Orders/per
Withdrawals.)

Return Check Fee\$28.00
***Check Cashing Fee.....\$5.00**
(Non-Members Only)

LOANS

Loan Late Fee\$25.00
 Loan Return Payment\$28.00
***Skip-a-Pay Fee\$25.00**

VISA

Annual FeeFree
 Replacement Card Fee\$10.00
 Over the Limit Fee\$25.00
 (Until balance is below limit.)
 Late Fee\$25.00
 (Until payment is current.)
 Payment Return Fee\$28.00
 Cash Advance Fee\$5.00
 In-House Payment Fee\$3.00

WIRES

Domestic ***\$30.00**
 Incoming\$10.00
 International ***\$50.00**
***Denotes New or Changed Fee**

Changes in **RED** are effective
 January 1, 2010