

EDUCATION PLUS CREDIT UNION FEE SCHEDULE

17-May-10

	Traditional No Other Services	Classic 2 Services	Platinum 3+ Services
Miscellaneous Account Fees			
Account Balancing Fee (minimum fee \$20) - 1.151.7	\$20.00/hour	\$20.00/hour	\$20.00/hour
Account Research Fee (minimum fee \$20) - 1.151.7	\$20.00/hour	\$20.00/hour	\$20.00/hour
Faxing - 1.151.7	\$1.00/page	Free	Free
History Inquiry Copy Fee - 1.151.7	\$1.00/page	Free	Free
Microfilm Copy of Check - Check Deposit - 1.151.7	\$10.00	\$5.00	Free
NSF Fee - S1(3rd party cks not incl. Member written deposit to own acct from EPCU or another financial institution) - 1.151.7	\$25.00	\$25.00	\$25.00
Return Item / 3 rd Party Checks - 1.151.7	\$5.00/item	\$5.00/item	\$5.00/item
Notary Fee - 1.151.7	\$1.00	Free	Free
Return Item Fraud - 1.151.7	\$100.00	\$100.00	\$100.00
Statement Copy Fee - 1.151.7	\$1.00/page	Free	Free
Share Draft Fees			
Check Printing (price depending on style - Free if over 62 & receiving a pension)			
Draft Copy Fee - Free through HB - 1.133.3	\$3.00	\$3.00	\$3.00
Expedited Delivery of checks - 1.133.3	\$15.00	\$15.00	\$15.00
NSF Fee - S8 - 1.133.1	\$25.00	\$25.00	\$25.00
Overnight Delivery of checks - Current Harland Clarke Prices - ACH ded - 2.273.3			
Post Dated Checks (Cashed or written 1 day only) 1.133.3	\$25.00	\$25.00	\$25.00
Overdraft Temporary Increase Fee - 1.132.6	\$15.00	\$15.00	Free
Stop Payment (Lost or Stolen Included) 1.133.2	\$15.00	\$15.00	\$15.00
Stop Payment on Series (3 or more) (Lost or stolen included) 1.133.2	\$30.00	\$30.00	\$30.00
VISA Fees			
Replacement Card - 1.151.1	\$10.00	\$10.00	\$10.00
VISA Document Copies - Sales draft or statement - 1.151.1	\$10.00 each	\$10.00 each	\$10.00 each
VISA Inactive Fee (After 12 mo, chgd in 13th month-Refunded if closed)- 1.151.1	\$25.00 per month	\$25.00 per month	\$25.00 per month
VISA Late Fee - 1.151.31	\$20.00	\$20.00	\$20.00
VISA Non-Member Card Cash Advance - 1.151.1	\$15.00	N/A	N/A
VISA Over-the-Credit-Limit - 1.151.1	\$20.00	\$20.00	\$20.00
VISA Replacement Card 3 business day shipping (no overnight avail) - 1.151.1	\$35.00	\$35.00	\$35.00
VISA NSF Fee - 1.133.3	\$25.00	\$25.00	\$25.00
VISA Temporary Increase on Limit - 1.151.1	\$20.00	\$20.00	\$20.00
ATM/Debit Card Fees			
ATM/Debit Balance Inquiries at ATM devices - 1.132.2	\$1.00	\$1.00	\$1.00
ATM/Debit Card Hot Card - 1.132.6	\$5.00	\$5.00	\$5.00
ATM/Debit Card Pin Reorder - 1.132.1	\$5.00	\$5.00	\$5.00
ATM/Debit Card Replacement - 1.132.1	\$10.00	\$10.00	\$10.00
ATM/Debit Card Replacement - Overnight Shipping - 2.295.3	\$35.00	\$35.00	\$35.00
Debit Card Temporary Increase - 1.132.6	\$15.00	\$10.00	\$5.00
ATM Transaction Fees - 5 free per month - 1.132.2	\$1.00	\$1.00	\$1.00
Debit Card Transactions	Free	Free	Free
ACH Fees			
ACH Stop Payment Fee - 1.131.5	\$15.00	\$15.00	\$15.00
Wire Fees			
Incoming Wire Transfer - Domestic - 1.131.2	\$25.00	\$10.00	Free
Incoming Wire Transfer - Foreign - 1.131.2	\$25.00	\$10.00	\$10.00
Outgoing Wire Transfer - Domestic - 1.131.2	\$25.00	\$25.00	\$25.00
Outgoing Wire Transfer - Foreign - 1.131.2	\$75.00	\$75.00	\$75.00
Wire Trace - 1.131.2	\$10.00	\$5.00	Free
Money Orders 1.131.3 all			
Money Order Research Fee - per money order (other than stop payment research)	\$10.00	\$10.00	\$10.00
Money Order Stop Payment Research & Fee - per money order (Includes lost or stolen)	\$15.00	\$15.00	\$15.00
Money Orders	\$2.00	\$1.00	\$1.00
Online Services Fees			
HB, BP Pin Re-Sets	Free	Free	Free
Home banking	Free	Free	Free
Online Bill Pay - Monthly Fee	Free	Free	Free
Online Bill Pay - Set Up Charge	Free	Free	Free
Voice Response	Free	Free	Free

Non-Member Fees			
ATM Surcharge Fee - 1.132.2	\$2.00	N/A	N/A
Cashing Checks from our Members for Non-Members - 1.151.7	\$5.00	N/A	N/A
Cashing EPCU Cashiers Checks to Non-Members - 1.151.7	\$5.00	N/A	N/A
Cashing EPCU Money Orders to Non-Members - 1.151.7	\$5.00	N/A	N/A
Loan Fees			
Application Fee - 1.151.31	\$50.00	\$25.00	Free
Appraisal Fee	Determined by Appraisal Company		
Expedited mail service (Minimum \$10) - 1.151.31	Cost	Cost	Cost
Hardship Extension Agreement - per month skip, per loan - 1.151.31			
Hardships extensions may require interest payments during extension period	\$25.00	\$15.00	\$10.00
First Mortgage Closing Costs	Determined & Collected by Mortgage Company		
Flood Certification - 1.151.31	Cost	Free	Free
Foreclosed Application Fee	\$50.00	\$50.00	\$0.00
GAP Fee	\$275.00	\$250.00	\$210.00
Home Equity Refinanced in Less Than 1 year - 1.151.31	\$100.00	\$100.00	\$100.00
Late Fees - 20% of interest due after 30 days - 1.131.6	20% of interest due after 30 days		
Lien Placement - 2.280.9	Determined by Secretary Of State Office		
Loan Re-Application Fee on Turndowns - 1.151.31	\$10.00	\$10.00	\$10.00
NADA Mobile Home Value - 1.151.31	\$30.00	\$30.00	\$30.00
Skip-A-Payment - per skip, per loan - 1.151.31	\$25.00	\$25.00	\$25.00
Subordination Fee - 1.151.31	\$125.00	\$100.00	\$50.00
Title Insurance Fee (If applicable) - 2.280.5	Determined by Title Company		
UCC Filing Fee - 1.151.31	\$15.00	\$15.00	\$15.00
Workout Loans - (Modified documents) No Charge for Bankruptcies - 1.151.31	\$100.00	\$100.00	\$100.00
Business Loans			
Application Fee (Minimum \$300) - 1.151.32	25%	25%	25%
Appraisal Fee - (Minimum \$1,000) - 1.151.32	Cost	Cost	Cost
Closing Cost (Minimum \$300) - 1.151.32	25%	25%	25%
Environmental Fee - (Minimum \$100) - 1.151.32	Cost	Cost	Cost
Flood Certification - 1.151.32	\$200.00	\$200.00	\$200.00
Late Fees - 25% of interest due after 30 days - 1.131.6	25% of interest due after 30 days		
Loan Processing Fee (Minimum \$300) - 1.151.32	25%	25%	25%
Subordination Fee - 1.151.32	\$200.00	\$150.00	\$100.00
Title Policy - 1.151.32	Cost	Cost	Cost
UCC Filing Fee - 1.151.32	\$15.00	\$15.00	\$15.00
Underwriting Fee (Minimum \$300) - 1.151.32	25%	25%	25%
Legal Fees			
Attorney Fees - 1.151.33	Cost	Cost	Cost
Daily Storage for Repossessions - 1.151.33	\$15.00	\$15.00	\$15.00
Detail fee for repossessions - 1.151.33	\$150.00	\$150.00	\$150.00
Garnishments - 1.151.33	\$75.00	\$75.00	\$75.00
Levies - 1.151.33	\$75.00	\$75.00	\$75.00
Personal Service Delivery - 1.151.33	\$50.00	\$50.00	\$50.00
Repossession Fee - 1.151.33	\$400.00	\$400.00	\$400.00
Small Claims Court Processing Fee - 1.151.33	\$75.00	\$75.00	\$75.00
Miscellaneous Credit Union Fees			
Gift Card - 1.151.8	\$4.00	\$4.00	\$4.00
Cashier's Checks - any amount - 1.151.7	\$2.00	\$2.00	Free
Coin Sorting Fee - Over \$100.00 - 1.151.7	5% of total coin amount	5% of total coin amount	Free
Coin Sorting Fee - Under \$100.00 or Any School Event - 1.151.7	Free	Free	Free
Completion of Request for Deposit Verification - 1.151.7	\$10.00	\$10.00	\$5.00
Early Account Closing Fee (if closed in 6 months or less) - 1.151.7	\$25.00	\$25.00	\$25.00
Holiday Share Account Early Closing Fee (if closed before 10/16) - 1.151.7	\$15.00	\$10.00	Free
Inactive Account Fee (6 months inactive - no deposits or withdrawals- for members over 18) - 1.151.7	\$5.00 per month	\$5.00 per month	\$5.00 per month
Return/Bad Address Fee (Fee incurred each time mail is received back from Post Office) - 1.151.7	\$5.00	Free	Free
Service Center Fee - per transaction - 1.151.7	Free	Free	Free

Traditional - S1 account with zero or 1 service
Classic - S1 with 2 services
Platinum - S1 with 3 or more services

Services include open and active: First Mortgage with EPCU, Home Equity, ACH Payments, Active Homebanking/Bill Payment, Certificate of Deposits, Debit Card, Direct Deposit, E-Statements, IRA, Liquid Gold Accounts, Consumer Loans, Plus Account, Checking account WITH Overdraft loan, VISA and Youth Accounts.

Rev. 05/26/2010