

EDUCATION PLUS CREDIT UNION FEE SCHEDULE				
Revised 01/10/2012				
	Traditional	Classic	Platinum	Gold
	No Other Services	2 Services	3+ Services	7+ Services
Miscellaneous Account Fees				
Account Balancing Fee (minimum fee \$20) - 1.151.7	\$20.00/hour	\$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	\$20.00/hour
Dispute Account Balancing Fee (minimum fee \$20) - 1.151.7	\$20.00/hour	\$20.00/hour	\$20.00/hour	Free
Excess W/D fee Plus and Liquid Gold Accts - \$20 per tran in excess of 3 w/d's in a month	--	--	--	--
Faxing - 1.151.7	\$1.00/page	Free	Free	Free
History Inquiry Copy (Statements) Fee - 1.151.7	\$1.00/page	Free	Free	Free
Microfilm Copy of Check - Check Deposit - 1.151.7	\$10.00	\$5.00	Free	Free
Notary Fee - 1.151.7	\$1.00	Free	Free	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	\$25.00
Return Item / 3 rd Party Checks - 1.151.7	\$5.00/item	\$5.00/item	\$5.00/item	Free
Return Item Fraud - 1.151.7	\$100.00	\$100.00	\$100.00	\$100.00
Statement Copy Fee - 1.151.7	\$1.00/page	Free	Free	Free
Share Draft Fees				
Check Printing (price dependant on style) - Members over 55 & receiving a pension are provided free checks when they pay for cost of shipping.	Contact credit union for cost of checks.			
Draft Copy Fee - Free through HB - 1.133.3	\$3.00	\$3.00	\$3.00	\$3.00
Expedited Delivery of checks - 1.133.3	\$15.00	\$15.00	\$15.00	\$15.00
NSF Fee - S8 - 1.133.1	\$25.00	\$25.00	\$25.00	\$25.00
Overdraft Temporary Increase Fee - 1.132.6	\$15.00	\$15.00	Free	Free
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	Free
Stop Payment (Lost or Stolen Included) 1.133.2	\$15.00	\$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	\$30.00
VISA Fees				
Replacement Card - 1.151.1	\$10.00	\$10.00	\$10.00	Free
VISA Document Copies - Sales draft or statement - 1.151.1	\$10.00 each	\$10.00 each	\$10.00 each	\$10.00 each
VISA Late Fee - 1.151.31	\$20.00	\$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	\$35.00
VISA NSF Fee - 1.133.3	\$25.00	\$25.00	\$25.00	\$25.00
VISA Temporary Increase on Limit - 1.151.1	\$20.00	\$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	\$1.00
ATM/Debit Card Hot Card - 1.132.6	\$5.00	\$5.00	\$5.00	Free
ATM/Debit Card Pin Reorder - 1.132.1	\$5.00	\$5.00	\$5.00	\$5.00
ATM/Debit Card (First 2 cards on account and any expired reissues are free) - 1.132.1	\$10.00	\$10.00	\$10.00	\$10.00
ATM/Debit Card Replacement - Overnight Shipping - 2.295.3	Contact credit union for amount.			
Debit Card Temporary Increase - 1.132.6	\$15.00	\$10.00	\$5.00	\$5.00
ATM Transaction Fees - 5 free per month - 1.132.2	\$1.00	\$1.00	\$1.00	\$1.00
Debit Card Transactions	Free	Free	Free	Free
ACH Fees				
ACH Stop Payment Fee - 1.131.5	\$15.00	\$15.00	\$15.00	\$15.00
Wire Fees				
Incoming Wire Transfer - Domestic - 1.131.2	\$25.00	\$10.00	Free	Free
Incoming Wire Transfer - Foreign - 1.131.2	\$25.00	\$10.00	\$10.00	Free
Outgoing Wire Transfer - Domestic - 1.131.2	\$25.00	\$25.00	\$25.00	\$25.00
Outgoing Wire Transfer - Foreign - 1.131.2	\$75.00	\$75.00	\$75.00	\$75.00
Wire Trace - 1.131.2	\$10.00	\$5.00	Free	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	\$10.00
Money Order Stop Payment Research & Fee - per money order (Includes lost or stolen)	\$15.00	\$15.00	\$15.00	\$15.00
Money Orders	\$2.00	\$1.00	\$1.00	Free
Online Services Fees				
HB, BP Pin Re-Sets	Free	Free	Free	Free
Home banking	Free	Free	Free	Free
Online Bill Pay - Monthly Fee	Free	Free	Free	Free
Online Bill Pay - Set Up Charge	Free	Free	Free	Free
Voice Response	Free	Free	Free	Free
Non-Member Fees				
ATM Surcharge Fee - 1.132.2	\$2.00	N/A	N/A	N/A
Cashing Checks from our Members for Non-Members - 1.151.7	\$5.00	N/A	N/A	N/A
Cashing EPCU Cashiers Checks to Non-Members - 1.151.7	\$5.00	N/A	N/A	N/A
Cashing EPCU Money Orders to Non-Members - 1.151.7	\$5.00	N/A	N/A	N/A
Loan Fees				
Application Fee - 1.151.31	\$50.00	\$25.00	Free	Free
Appraisal Fee	Cost	Cost	Cost	Cost
Expedited mail service (Minimum \$10) - 1.151.31	Cost	Cost	Cost	Cost
Hardship Extension Agreement - per month skip, per loan - 1.151.31	\$25.00	\$15.00	\$10.00	\$10.00
Hardships extensions may require interest payments during extension period				

First Mortgage Closing Costs	Cost	Cost	Cost	Cost
Flood Certification - 1.151.31	Cost	Free	Free	Free
Foreclosed Application Fee	\$50.00	\$50.00	\$0.00	\$0.00
GAP Fee	\$275.00	\$250.00	\$210.00	\$210.00
Home Equity Refinanced in Less Than 1 year - 1.151.31	\$100.00	\$100.00	\$100.00	\$100.00
Late Fees - 20% of interest due after 30 days - 1.131.6	Cost	Cost	Cost	Cost
Lien Placement - 2.280.9	Cost	Cost	Cost	Cost
Loan Re-Application Fee on Turndowns - 1.151.31	\$10.00	\$10.00	\$10.00	\$10.00
NADA Mobile Home Value - 1.151.31	\$30.00	\$30.00	\$30.00	\$30.00
Skip-A-Payment - per skip, per loan - 1.151.31	\$25.00	\$25.00	\$25.00	\$25.00
Subordination Fee - 1.151.31	\$125.00	\$100.00	\$50.00	\$50.00
Title Insurance Fee (If applicable) - 2.280.5	Cost	Cost	Cost	Cost
UCC Filing Fee - 1.151.31	\$15.00	\$15.00	\$15.00	\$15.00
Workout Loans - (Modified documents) No Charge for Bankruptcies - 1.151.31	\$100.00	\$100.00	\$100.00	\$100.00
Business Loans L75				
Application Fee (Minimum \$300) - 1.151.32	25%	25%	25%	25%
Appraisal Fee - (Minimum \$1,000) - 1.151.32	Cost	Cost	Cost	Cost
Closing Cost (Minimum \$300) - 1.151.32	25%	25%	25%	25%
Environmental Fee - (Minimum \$100) - 1.151.32	Cost	Cost	Cost	Cost
Flood Certification - 1.151.32	\$200.00	\$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%	25%
Subordination Fee - 1.151.32	\$200.00	\$150.00	\$100.00	\$100.00
Title Policy - 1.151.32	Cost	Cost	Cost	Cost
UCC Filing Fee - 1.151.32	\$15.00	\$15.00	\$15.00	\$15.00
Underwriting Fee (Minimum \$300) - 1.151.32	25%	25%	25%	25%
Business Loans Investment Property L76				
Home Equity Investment Property Closing Cost (Title Fee Included)	\$1,800.00	\$1,500.00	\$1,300.00	\$1,000.00
HE Investment Property Appraisal Fee (paid at time of appraisal) - 1.151.32	Cost	Cost	Cost	Cost
Legal Fees				
Attorney Fees -1.151.33	Cost	Cost	Cost	Cost
Daily Storage for Repossessions -1.151.33	\$15.00	\$15.00	\$15.00	\$15.00
Detail fee for repossessions -1.151.33	\$150.00	\$150.00	\$150.00	\$150.00
Garnishments -1.151.33	\$75.00	\$75.00	\$75.00	\$75.00
Levies -1.151.33	\$75.00	\$75.00	\$75.00	\$75.00
Personal Service Delivery -1.151.33	\$50.00	\$50.00	\$50.00	\$50.00
Repossession Fee -1.151.33	\$400.00	\$400.00	\$400.00	\$400.00
Small Claims Court Processing Fee -1.151.33	\$75.00	\$75.00	\$75.00	\$75.00
Miscellaneous Credit Union Fees				
Gift Card - 1.151.8	\$4.00	\$4.00	\$4.00	\$4.00
Cashier's Checks - any amount - 1.151.7	\$2.00	\$2.00	Free	Free
Coin Sorting Fee - Over \$100.00 - 1.151.7	5% of total coin amount	5% of total coin amount	Free	Free
Coin Sorting Fee - Under \$100.00 or Any School Event - 1.151.7	Free	Free	Free	Free
Verification of Deposit - 1.151.7	\$10.00	\$10.00	\$5.00	\$5.00
Early Account Closing Fee (if closed in 6 months or less) - 1.151.7	\$25.00	\$25.00	\$25.00	Free
Holiday Share Account Early Closing Fee (if closed before 10/16) - 1.151.7	\$15.00	\$10.00	Free	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	\$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	Free
Service Center Fee - per transaction - 1.151.7	Free	Free	Free	Free
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.			Revised 01/10/2012	