



# ELECTRIC COOPERATIVES FEDERAL CREDIT UNION

1 Cooperative Way  
P.O. Box 194208  
Little Rock, Arkansas 72219  
501-570-2396 or 1-800-442-0186

This fee schedule for all accounts set forth certain conditions, fees and charges applicable to share and share draft accounts at Electric Cooperatives Federal Credit Union as of May 18, 2017.

This schedule of fees which may be assessed in connection with your accounts is incorporated as part of your account agreement with Electric Cooperatives Federal Credit Union.

<b>Stop Payment</b>	<b>\$ 20.00</b>
<b>Courtesy Pay</b>	<b>\$ 25.00</b>
(covers share draft account up to \$100.00. This is a per item fee)	
<b>Insufficient Funds</b>	<b>\$ 25.00</b>
<b>Return Check/ACH Fee</b>	<b>\$ 25.00</b>
<b>Wiring of Funds</b>	<b>\$ 20.00</b>
<b>Western Union</b>	<b>\$ 20.00</b>
<b>Photocopy of Check</b>	<b>\$ 2.00</b>
<b>Photocopy of Statement(s)</b>	<b>\$ 5.00</b>
<b>Automatic transfer from Savings</b>	<b>\$ 5.00</b>
<b>Manual transfer from Savings</b>	<b>\$ 10.00</b>
<b>Research or Statement Reconciliation (hourly)</b>	<b>\$ 20.00</b>
<b>Inactivity account fee (per month)</b>	<b>\$ 5.00</b>
(no activity for 12 months and account is < \$100)	
<b>Excessive withdrawal Fee for Share Account</b>	<b>\$ 7.50</b>
(per item charged after 3 withdrawals per month)	
<b>Excessive withdrawal Fee for Christmas Club</b>	<b>\$ 7.50</b>
(first free withdrawal in November)	
<b>ATM Insufficient Funds *</b>	<b>\$ 25.00</b>
<b>Share Draft Account Fee Type 75/77</b>	<b>\$ 5.00</b>
(if account falls below \$100.00 anytime during the month)	
<b>Health Savings Account Monthly Fee Type 76</b>	<b>\$ 2.00</b>
<b>Return Mail Fee</b>	<b>\$ 3.00</b>
<b>Visa Debit, HSA or Credit Card Replacement</b>	<b>\$ 5.00</b>
(additional card or replacement card request - not renewals)	
<b>Duplicate Title/Copy of Title</b>	<b>\$ 15.00</b>
<b>UCC - Original Filing</b>	<b>\$ 16.00</b>
<b>Bulk Loose Coins if not Presorted according to procedures</b>	<b>\$ 20.00</b>

\*May apply if you had checks clear before balance is sent.