



Bank SMARTER. Live BETTER.

EmpireONE
FEDERAL CREDIT UNION

Fee Schedule as of January 2022

| Share Draft Acct Fees | |
|---|----------------|
| Non-Sufficient Funds | \$35.00 |
| Stop Payment | \$35.00 |
| Courtesy Pay | \$35.00/item |
| Photocopy of Share Draft | \$5.00 |
| Account Research / Reconciliation | \$25.00/ 1/2hr |
| Business Acct falls below \$100.00 on any day | \$7.00 |

| Pre-authorized EFT (ACH) | |
|--------------------------|---------|
| Non-Sufficient Funds | \$35.00 |
| Stop Payment | \$35.00 |

| Debit Card Fees | |
|-------------------------------------|---------|
| Card Replacement Fee | \$10.00 |
| Pin number replacement | \$10.00 |
| Balance Inquiry | \$1.00 |
| Withdrawals (exceeding 6 per month) | \$1.00 |
| Return Check Fee | \$35.00 |
| Charge Back | \$35.00 |
| Draft/Receipt Retrieval | \$5.00 |

| Money Market Accounts | |
|--|---------|
| Account Fee | \$10.00 |
| Fee waived with minimum daily balance of \$2500.00 | |
| Withdrawals in excess of 6 per month | \$10.00 |
| Non-Sufficient Funds | \$35.00 |
| Stop Payment | \$35.00 |
| Check Photocopy | \$5.00 |

| Miscellaneous | |
|--|--------------------------------|
| Phone Transfer/Inquiry | \$2.00/per |
| Early Account Closure (within 3 months of Opening) | \$50.00 |
| Check Cashing (no activity for 6 months) | \$5.00 |
| Cashier's Check | \$5.00 |
| Money Order | \$3.00 |
| Statement Copy | \$5.00 |
| Lien Release Duplicate | \$20.00 |
| Holiday Club Early Withdrawal | \$5/withdrawal |
| Outgoing Domestic Wire Transfers | \$35.00 |
| Returned Deposited / Cash item | \$35.00 |
| Returned Mail | \$5.00 |
| Response to Legal Order | \$100.00 |
| Inactive Share Account Fee \geq 1 year | \$5.00 per month |
| Cashing a BPCFCU CK for non-member | minimum \$10.00 or 5% of check |
| Escheated Dormant Accounts (up to) | \$50.00 |
| Mailed Check Withdrawal | \$5.00 |

| Visa Card Fees | |
|----------------------------|---------|
| Return Check Fee | \$35.00 |
| Card Pick-up | \$55.00 |
| Card Replacement | \$10.00 |
| Draft/Receipt Retrieval | \$5.00 |
| Late Payment (over 5 days) | \$25.00 |
| Statement Photocopy | \$5.00 |
| Charge back | \$35.00 |