



Bank SMARTER. Live BETTER.

**EmpireONE**  
FEDERAL CREDIT UNION

# Fee Schedule as of October 11th 2024

## Share Draft Acct Fees

Non-Sufficient Funds	\$35.00
Stop Payment	\$35.00
Courtesy Pay (Available balance @ time of posting)	\$35.00/item
Non-Sufficient Funds account Transfer	\$3.00/transfer
Photocopy of Share Draft	\$5.00
Account Research / Reconciliation	\$25.00/ 1/2hr
Business Acct falls below \$100.00 on any	\$7.00

## Pre-authorized EFT (ACH)

Non-Sufficient Funds	\$35.00
Stop Payment	\$35.00

## Debit Card Fees

Card Replacement Fee	\$10.00
Expedited Card Order Fee	\$50.00
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
Mailed Statement	\$5.00
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
Escheated Dormant Accounts (up to)	\$50.00
Mailed Check Withdrawal	\$5.00
Bill Pay Inactive User Fee - 90 days inactive	\$5.00 per month
Delinquent loan payment transfer fee	\$2.00
Skip-a-Pay 2/year/loan	\$35.00/skip

## Visa Card Fees

Return Check Fee	\$35.00
Card Pick-up	\$55.00
Expedited Card Order Fee	\$50.00
Card Replacement	\$10.00
Draft/Receipt Retrieval	\$5.00
Late Payment (over 5 days)	\$25.00
Statement Photocopy	\$5.00