



## Fee Schedule

### Loan Fees

Late Loan Fee (past 10 day grace period)	\$40.00
--	---------

### Account Fees

ATM Transaction Fee*	\$3.00 per transaction
*2 free ATM transactions to all members	
*3 free ATM transactions to all direct deposit members	
IRA Maintenance Fee	\$10.00 per year
Wire Transfers Outgoing & Incoming	\$20.00
Legal-Garnishments/Levy	\$50.00
Shared Branching Fee	\$1.00
Bad Address	\$3.00
Funds Escheated	\$50.00
Prepaid Gift Cards	\$4.00

### Share Draft Account Fees

Fax Fee	\$3.00
Monthly Service Fee**	\$5.00 per month
**5.00 SD Fee waived if you maintain a \$300.00 balance or have Direct Deposit.	
Overdraft Transfer Fee	\$3.00 per overdraft
Courtesy Pay Fee	\$35.00 per item
Draft Returned Non-Sufficient Funds	\$35.00 per item
ACH Returned Non-Sufficient Funds	\$35.00 per item
Credit Union Corporate Check	\$2.00 per item
Return Statement Fee	\$3.00 per item
Stop Payment Order Fee	\$35.00 per order
Statement Copies	\$3.00 per page
Draft Copy Fee	\$3.00 per copy
Dormant Account Fee	\$10.00 yearly fee after being dormant for 12 months

### Savings Fees

Monthly Service Fee**	\$2.00 per month
**This fee is waived if you maintain a \$101.00 balance, under 18 years of age or have an outstanding loan.	
Account Closure Fee	\$10.00 if the account is closed within 6 months.
<b>There is a \$5.00 check cashing fee for non-members</b>	

### Bill Pay Fees

Same Day Bill Pay	\$9.95
Overnight Checks	\$14.95

### Popmoney (Person to Person)

<b>Send and Receive Money</b>		
<i>Send Money Fee</i>	<i>3 Day Fee</i>	<i>Next Day Fee</i>
<i>\$1.00 - \$249.99</i>	1.00	1.00
<i>\$250.00 - \$999.99</i>	1.00	1.00
<i>\$1,000.00 and above:</i>	1.00	1.00
<i>Request Money</i>	<i>3 Day Fee</i>	
<i>\$1.00 - \$249.99</i>	1.00	
<i>\$250.00 - \$999.99</i>	1.00	
<i>\$1,000.00 and above:</i>	1.00	
	<b>Fee</b>	
<i>Stop Payments:</i>	28.00	
<i>E-Greetings:</i>	\$0.00	

### **Fee Schedule Effective February 2020**

22544 Gratiot, Eastpointe, Michigan 48021

586.775.3160 [www.eastpointeccu.com](http://www.eastpointeccu.com)