



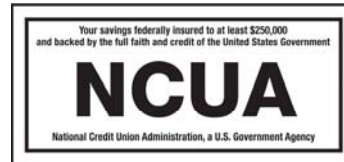
# Energy One

## Federal Credit Union

### Schedule of Fees

#### Effective August 2018

| Account Type   | Minimum Balance  | Monthly Service Charge           | TeleBank                             | free of charge  |
|--|--|----------------------------------|--------------------------------------|---|
| Ownership Share  | \$100 to avoid   | \$2/month with no other accounts | Online Bank                          | free of charge  |
| Student Savings  | none   | none                             | e-Statements                         | free of charge (last twelve months)                       |
| Kid's Cash Club  | none   | none                             | <b>Pay It!</b>                       | free of monthly service charge                            |
| Money Market   | \$200 to avoid   | \$3.50/month                     | Non-use fee                          | \$5.95/month after 60 days of non-use                     |
| Premier One Mon Mkt                                    | \$5000 to avoid  | \$10.00/month                    | NSF withdrawal                       | \$26/item   |
| Premier One Checking                                   | none   | \$4.95/month                     | <b>Other Service Fees</b>            |   |
| 1-2-3 Checking   | \$1000 OR direct deposit OR 15 Debit card transactions to avoid                                      | \$2.95/month                     | Account closure                      | \$25/closure if open less than 6 months                   |
| Fresh Start checking                                   | none   | \$9.95/month                     | Account close/reopen                 | \$25/same signers; may be waived under certain conditions |
| Money Market E-Checking                                | none   | none                             | Account inquiry                      | \$2/inquiry or history print-out; free online             |
| Student checking                                       | none   | none                             | Funds transfer                       | \$2/telephone transfer; free online                       |
| <b>Savings, Checking, or Money Market Account Fees</b> |  |                                  |                                      |   |
| Ownership Share withdrawals                            | \$2/withdrawal with no other accounts; \$2/withdrawal after 2 per month with other accounts or loans |                                  | Statement copy                       | \$5/copy  |
| Savings excessive withdrawal                           | \$26/withdrawal after 6 per month  |                                  | Research/reconciliation              | \$12/hour   |
| Money Market excessive withdrawal                      | \$26/withdrawal after 6 per month  |                                  | Line of Credit over-the-limit        | \$26/item   |
| Money Market E-Checking                                | \$10/non-electronic transaction  |                                  | Overdraft transfer from loan         | \$2/transfer, per loan agreement                          |
| Check printing   | cost varies depending on design  |                                  | Insufficient ACH transaction         | \$26/item originated by Energy One                        |
| Check copy   | 2 free per month, \$2/copy thereafter, free online   |                                  | Check cashing                        | \$10/check, restrictions apply                            |
| Nonsufficient funds (NSF)                              | \$26/item (check or ACH)   |                                  | Credit union check                   | \$5/check when issued to non-member                       |
| Stop payment   | \$26/request (\$10 to renew after 6 months)  |                                  | Credit union check cashing           | \$5/check for non-member                                  |
| Temporary checks                                       | \$1.50/set of 3  |                                  | Wire transfer—incoming               | no charge   |
| Overdraft transfer from deposit accounts               | \$2/transfer   |                                  | Wire transfer—outgoing               | \$30/domestic   |
| <b>IRA Accounts</b>                                    |  |                                  |                                      |   |
| IRA Annual Fee   | \$10/plan for balances under \$10,000  |                                  | Wire transfer—outgoing               | \$80/USD international                                    |
| IRA Closure Fee  | \$25/closure for each plan   |                                  | Wire transfer—outgoing               | \$50/Foreign currency wire                                |
| Manual billing fee                                     | \$20/year for each plan  |                                  | Incoming collection item             | \$15/item for 10 days                                     |
| <b>ATM and Visa Check cards</b>                        |  |                                  |                                      |   |
| Standard ATM/Visa debit card                           | no charge  |                                  | Outgoing collection item             | \$15/item   |
| Replacement ATM card                                   | \$6/card   |                                  | Foreign collection item              | fee varies  |
| Replacement Visa debit card                            | \$10/card  |                                  | Returned item written by member      | \$20/item   |
| Premium debit card                                     | \$10/card or free with Premier One checking  |                                  | Returned item written by third party | \$10/item   |
| Share savings withdrawals at ATM                       | \$2.00/withdrawal  |                                  | Deposit/mortgage verification        | \$10/transaction  |
| Checking withdrawals at ATM*                           | \$2.00/withdrawal at non-Energy One ATMs after 2 free per month; no charge at Energy One's ATMs      |                                  | Garnishment, DHS or IRS levy         | \$40  |
| Balance inquiry at Energy One ATM                      | \$0.50/inquiry   |                                  | Returned mail                        | \$10/returned statement                                   |
| Balance inquiry at other ATM                           | \$1.00/inquiry   |                                  | Visa gift or prepaid cards           | \$3.50/card   |
| Debit card transaction                                 | no charge  |                                  | Visa prepaid card reload             | \$2.50/load   |
| International transaction or withdrawal                | 1.5% currency conversion fee   |                                  |                                      |   |
| NSF ATM or debit card transaction                      | \$26/withdrawal or transaction   |                                  |                                      |   |



**ENERGY ONE FEDERAL CREDIT UNION**

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**www.energyone.org**