



Energy One

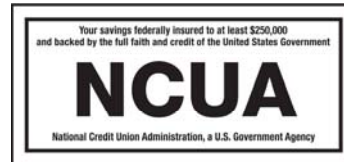
Federal Credit Union

Schedule of Fees

Effective January 2020

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

* Premier One and 1-2-3 Free Checking - 5 free withdrawals/month @ non-Energy One ATMs



ENERGY ONE FEDERAL CREDIT UNION

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www.energyone.org