



# Energy One

## Federal Credit Union

Effective May 1, 2020

Account Type	Minimum Balance to Avoid Fee	Monthly Service Charge
Ownership Share	\$100	\$2 if no other accounts
Student Savings	None	None
Kid's Cash Club	None	None
Money Market	\$2,500	\$10
Premier One Money Market	\$5,000	\$10
Premier One Checking	None	\$4.95
1-2-3 Checking	\$1,000 <b>OR</b> ; \$50 monthly direct deposit <b>OR</b> ; 15 monthly debit card transactions	\$2.95
Fresh Start Checking	None	\$9.95
Money Market E-Checking	\$10/non-electronic transaction item if balance is below \$5,000	None
Student Checking	None	None
<b>Savings, Checking or Money Market Account Fees</b>		
Ownership Share Withdrawal	First two per month free if other accounts held, \$2/withdrawal thereafter; \$2/withdrawal if no other accounts	
Check Printing	Cost varies depending on design	
Check Copy - Written	First two per month free, \$2/copy thereafter; Free online	
Check Copy - Deposited	\$2/copy	
Insufficient Funds (NSF)	\$29/returned item	
Courtesy Pay	\$29/paid item	
Stop Payment	\$29/request, \$10 to renew after six months	
Temporary Checks	\$1.50/set of three	
Overdraft Transfer from Deposit Account	\$2/transfer	
Dormant Account	\$5/month	
Escheatment	\$25/account	
<b>Individual Retirement Account (IRA) Fees</b>		
Annual Fee	\$10/plan if balance < \$10,000	
Closure Fee	\$25/plan	
Manual Billing	\$20 annually/plan	
<b>ATM and Visa Check Card Fees</b>		
Standard ATM/Visa Debit Card	No charge	
Replacement ATM Card	\$6/card	

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Replacement Visa Debit Card	\$10/card
Premium Debit Card	\$10/card; Free with Premier One Checking
ATM Share Savings Withdrawals	\$2/withdrawal
ATM Checking Withdrawals – Fresh Start and Student Checking	First two per month free, \$2/withdrawal thereafter; Free at Energy One ATMs
ATM Checking Withdrawals – 1-2-3 and Premier One Checking	First five per month free, \$2/withdrawal thereafter; Free at Energy One ATMs
Balance Inquiry at Energy One ATM	\$0.50/inquiry
Balance Inquiry at Other ATM	\$1/inquiry
Debit Card Transaction	No charge
International Transaction or Withdrawal	1.5% of transaction
<b>Safe Deposit Box Fees</b>	
3X5 Box	\$20/annually
5X5 Box	\$25/annually
3X10 Box	\$32/annually
5X10 Box	\$42/annually
10X10 Box	\$80/annually
Safe Deposit Box Drilling	\$200/box
Safe Deposit Box Replacement Key	\$10/key
<b>Other Service Fees</b>	
TeleBank	No charge
Online Bank	No charge
E-Statements	No charge (last 12 months)
Bill Pay	No charge
Account Closure	\$25/account if open less than six months
Account Close/Re-open	\$25/account (same signers)
Account Inquiry	\$2/inquiry or history print-out; Free online
Funds Transfer	\$2/telephone transfer; Free online
Statement Copy	\$5/statement
Research/Reconciliation	\$20/hour, one hour minimum
Line of Credit Over-the-Limit	\$29/item
Overdraft Transfer from Loan	\$2/transfer
Insufficient ACH Transaction Originated by Energy One	\$29/returned item
Non-Member Check Cashing	\$10/check (restrictions apply)

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Non-Member Official Check Cashing	\$5/check
Official Check	\$5/check when payable to non-member
Incoming Wire Transfer	No charge
Outgoing Domestic Wire Transfer	\$30/wire
Outgoing International Wire Transfer (USD)	\$80/wire
Outgoing International Wire Transfer (Foreign Currency)	\$50/wire
Incoming Collection Item	\$15/item, collect for up to 10 days
Outgoing Collection Item	\$15/item
Foreign Collection Item	Varies based on transaction type and currency conversion
Returned Item Written by Member	\$29/item
Returned Item Written by Third-Party	\$15/item
Deposit/Mortgage Verification	\$10/transaction
Garnishment/Levy	\$25
Returned Mail	\$10/returned statement
Visa Gift or Prepaid Card	\$3.50/card
Visa Prepaid Card Re-load	\$2.50/load
Medallion Stamp Guarantee	\$50/item
Notary Service (Members Only)	No charge

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