

EFFECTIVE DATE:

# SCHEDULE OF FEES AND CHARGES

Ellafi Federal Credit Union

| SHARE ACCOUNT FEES   |  |
|--|--|
| Dormant  | \$2.50/Month<br>Account inactive for six (6) months and balance is less than \$100.00. Dormant accounts will receive the fee until the balance reaches zero, at which time the account will be closed. |
| Account Closure  | \$10.00/If account closed within (3) three months  |
| New Membership Fee   | \$10.00/One-time fee - Does not apply to Saplings Savings accounts. Waived if account opened in branch.  |
| Certificate Early Withdrawal Penalty                         | Terms of 12 months or less - 90 days of dividends<br>Terms of 12 month or greater - 180 days of dividends  |
| HOLIDAY CLUB ACCOUNT FEES                                    |  |
| Early Withdrawal   | \$5.00/Withdrawal  |
| MONEY MARKET AND PREFERRED SHARE ACCOUNT FEES                |  |
| All Money Market and Preferred Share account low balance fee | \$5.00/Month<br>If minimum average daily balance not met   |
| Excess Withdrawal Fee  | \$5.50/Withdrawal - In excess of four (4) per month  |
| DRAFT ACCOUNT FEES   |  |
| Courtesy Pay   | \$35.00/Item<br>Courtesy Pay coverage at Credit Union discretion   |
| Insufficient Funds (NSF)                                     | \$39.00/Item (each submission/resubmission)  |
| Sustained Overdraft (account overdrawn 15 business days)     | \$25.00  |
| Stop Payment   | \$25.00/Item   |
| Overdraft Transfer   | \$12.00/Item   |
| Check Copy   | \$5.00/Item  |
| Check Printing   | Prices may vary depending on style.  |
| Fresh Start Checking Monthly Service Fee                     | \$12.00/Month  |

| OTHER SERVICE FEES   |   |
|--|---|
| Skip-A-Pay Fee   | \$35.00/Each Month Skipped  |
| Wire Transfer Incoming   | \$10.00/Transfer  |
| Wire Transfer Outgoing   | \$25.00/Transfer  |
| Wire Transfer Foreign  | \$35.00/Transfer  |
| Money Order  | \$5.00/Money Order  |
| Account Research   | \$15.00/Hour  |
| Paper Statements   | \$5.00/month - members 70+ exempt   |
| Statement Copy   | \$5.00/Copy   |
| Account Activity   | \$2.00/Printout   |
| Deposited Item Return  | \$25.00/Item  |
| Legal Process  | \$50.00/Notice  |
| Telephone Transfer   | \$2.25/Transfer   |
| Official Check Copy  | \$5.00/Item   |
| Official Check Payable to 3 <sup>rd</sup> Party  | \$5.00/Check  |
| Return Mail  | \$5.00/Item   |
| Foreign Item (plus correspondent fee)  | \$5.00/Item   |
| Official Check Stop Payment  | \$25.00/Item  |
| Temporary Checks   | \$10.00/Sheet of 4  |
| Expedited Title Request  | \$25.00/Request   |
| Loan Due Date Change   | \$15.00/Change  |
| Low Balance Fee  | \$5.50/Month  |
| All accounts maintaining an aggregate average daily balance of less than \$350.00 during the month will be assessed this fee. Accounts with any of the following attributes are excluded from the fee: |   |
| <ul style="list-style-type: none"> <li>Account opened for less than 90 days</li> <li>Any open loans</li> <li>Under age 18 (primary account holder)</li> </ul>  | <ul style="list-style-type: none"> <li>Open Active Share Draft account</li> <li>Closed loans within the last 9 months</li> <li>EFT deposit within the last 2 months</li> <li>ACH payroll deposit within the last 2 months</li> <li>Payroll Deposit</li> </ul> |

| EFT FEES  |  |
|---|--|
| Inactive Online Banking   | \$5.50/Month - If inactive for 60 Days   |
| Inactive Debit Card   | \$5.00/Month – If no debit card transactions for 60 days                       |
| Other EFT Fees:   |  |
| Card Replacement  | \$10.00 for 1 <sup>st</sup> Replacement<br>\$20.00 for Subsequent Replacements |
| Insufficient Funds (NSF)  | \$39.00 per item   |
| Courtesy Pay  | \$35.00/Item<br>Courtesy Pay coverage at Credit Union discretion               |
| Courtesy Pay ATM and One-time Debit (requires opt-in)   | \$35.00/Item<br>Courtesy Pay coverage at Credit Union discretion               |
| NO FEES   |  |
| <ul style="list-style-type: none"> <li>Notary Services to our members</li> <li>Medallion Signature Guarantee to our members</li> <li>Copy of Share Draft – No fee on Online Banking</li> <li>Interim Statement – No fee on Online Banking</li> <li>Internal Funds Transfer</li> <li>Automated telephone inquires</li> </ul> |  |
| SHARE VALUE   |  |
| Par Value of One Share  | \$ 5.00  |

