



Education First

— FEDERAL CREDIT UNION —

7025 Eastex Freeway
Beaumont, TX 77706
Phone: (409) 898-3770
EducationFirstFCU.org

The fees contained in this Schedule are accurate as of **August 1, 2020**. For current information call the Credit Union at (409) 898-3770 or visit us as www.EducationFirstFCU.org. This Fee Schedule sets forth certain conditions, fees and charges applicable to your Basic Savings Accounts, Special Savings Accounts, Christmas and Vacation Club Accounts, Money Market Accounts, Checking Accounts, and IRA Savings Accounts at Education First Federal Credit Union, and is incorporated as part of your Account Agreement with us. A membership share in this credit union is \$5.00 and not available for withdrawal unless the account is closed.

CHECKING ACCOUNT FEES

Overdraft Transfer Fee:	\$5.00 per transfer
Non-Sufficient Funds (NSF Fee):	\$30.00 per item
Paid by Overdraft Fee:	\$30.00 per item
Return Item Fee:	\$5.00 per item
Stop Payment Fee:	\$30.00 per item (check or pre-authorized electronic debit)
Check Printing Fee:	Prices vary depending upon style.
Checks – Temporary (4 checks)	\$3.00 per sheet
Returned Item Drawn on Member’s Account at Another Institution (NSF Fee):	\$30.00 per item
Inactive Account Fee:	\$5.00 per month, if no activity for 12 months and/or under \$100, and no other services

Bill Pay Fees

Account to Account – to another institution:	\$2.95
Same Day Bill Payment:	\$9.95
Overnight Check – check sent overnight:	\$14.95
PopMoney –	
Send Money Fee:	\$1.00 - \$249.99 \$0.50
	\$250.00 - \$999.99 \$0.75
	\$1,000.00 and above \$1.50
Request Money Fee:	\$1.00 - \$249.99 \$0.50
	\$250.00 - \$999.99 \$0.75
	\$1,000.00 and above \$1.50
e-Greetings:	\$0.25



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OTHER SERVICE FEES [applicable to all accounts]

Account Research/Reconciliation	\$15.00 per hour
Fee: Statement Copy Fee:	\$3.00 per statement
Returned Statement/Mail Fee:	\$5.00 per statement/mail piece
Deposited Item Return Fee:	\$5.00 per item
Wire Transfer Fee:	\$15.00 per transfer
Cashier's Check Fee:	\$5.00 per item
Money Order Fee:	\$2.00 per item
Legal Process Fee:	\$25.00 per service
Telephone Transfer Fee:	\$1.00 per transfer *
Copy of Paid Check Fee:	\$2.00 per check
ATM Transaction Fee:	\$1.00 per transaction (excludes CU PASS Network ATMs)
Plastic Card Replacement Fee:	\$10.00 per card
Account Balance Inquiry:	\$1.00 per inquiry
Check Cashing Fee:	\$5.00 per check (excludes Active Checking Account or Current Loan)
Dormant Account Fee:	\$25.00 per account
Inactive Account Fee:	\$5.00 per month, no activity for 12 months, under \$100, and no other services
Collection Items:	\$15.00 per item
Photocopy Service	\$0.50 per page
Administrative Fee:	\$15.00 closure of primary savings account within 180 days of acct. opening
ACH/Card Origination Payments	No Charge online; \$5.00 over the phone ACH/debit card; \$10.00 over the phone credit card

SAFE DEPOSIT BOX FEES

Box Sizes	Annual Fee:
3 x 5:	\$20.00
5 x 5:	\$25.00
3 x10:	\$25.00
5 x 10:	\$40.00
10 x10:	\$60.00
Key Deposit:	\$10.00
Key Replacement:	\$55.00
Drilling Fee:	\$100.00

* Not applicable when "Touch Tone Teller" service is unavailable or Online Banking services are not available

All fees effective: August 1, 2020