



Education First

FEDERAL CREDIT UNION
7025 Eastex Freeway
Beaumont, Texas 77706
409.898.3770
EducationFirstFCU.org

This Fee Schedule is accurate as of July 1, 2021. For the most recent Fee Schedule, you may contact the credit union at 409.898.3770, or visit us online at EducationFirstFCU.org. This Fee Schedule sets forth certain conditions, fees and charges applicable to Basic Savings Accounts, Special Savings Accounts, Christmas and Vacation Club Account, 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 in this credit union is \$5.00 and not available for withdraw until the account is closed.

CHECKING ACCOUNT FEES

Check Printing Fee:	Prices vary
Inactive Account Fee (<i>if no activity for 12 months and/or under \$100 and not enrolled in additional services</i>) :	\$5.00/month
Non-Sufficient Funds (NSF) Fee:	\$24.99/item
Overdraft Transfer Fee:	\$5.00/transfer
Paid by Overdraft Fee:	\$24.99/item
Return Item Fee (returned check on members deposit):	\$5.00/item
Returned Item Fee (<i>drawn on members account by another financial institution</i>) :	\$24.99/item
Stop Payment Fee (<i>check or pre-authorized electronic debit</i>) :	\$30.00/item
Temporary Checks (4):	\$3.00/sheet

BILL PAY FEES

Account to Account (<i>to another institution</i>) :	\$2.95/transaction
Overnight Check Payment:	\$14.95/check
Same Day Bill Payment:	\$9.95/transaction

OTHER SERVICE FEES (applicable to all accounts)

Account Balance Inquiry:	\$1.00 /inquiry
Account Research/reconciliation Fee:	\$15.00/hour
ACH/Card Origination Payments:	No charge for online payments \$10.00 over the phone Debit Card/Credit Card/ ACH

(continued on page 2)



Education First

FEDERAL CREDIT UNION
7025 Eastex Freeway
Beaumont, Texas 77706
409.898.3770
EducationFirstFCU.org

Administrative Fee (<i>closure of primary Savings Account within 180 days of account opening</i>) :	\$15.00
ATM Transaction Fee (excludes ATMs owned by Education First FCU & those included in the CU Pass Network):	\$1.00/transaction
Cashier's Check Fee:	\$5.00/check
Check Cashing Fee (<i>Does not apply to members with active Checking accounts and/or current loans</i>) :	\$5.00/check
Collection Items:	\$15.00/item
Copy of Paid Check Fee:	\$2.00/check
Deposited Item Return Fee:	\$5.00/item
Dormant Account Fee:	\$25.00/account
Inactive Account Fee (<i>no activity for 12 months, under \$100, and no other services</i>) :	\$5.00/month
Legal Process Fee:	\$25.00/service
Money Order Fee:	\$2.00/item
Photocopy Service:	\$0.50/page
Plastic Card Replacement Fee:	\$10.00/ card
Returned Statement/Mail Fee:	\$5.00 statement/mail item
Statement Copy Fee:	\$3.00/statement
Telephone Transfer Fee:	\$1.00/transfer
Wire Transfer Fee:	\$15.00/transfer

SAFE DEPOSIT BOX FEES

<i>Box Sizes</i>	<i>Annual Fee</i>
3 x 5:	\$20.00
5 x 5:	\$25.00
3 x 10:	\$25.00
5 x 10:	\$50.00
10 x 10:	\$60.00
Drilling Fee:	\$100.00
Key Deposit:	\$10.00
Key Replacement:	\$55.00