



Education First

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

This Fee Schedule is accurate as of May 1st, 2026. 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.

SAVING ACCOUNT FEES

Non-Sufficient Funds (NSF) Fee: ACH Debit \$30.00/item

CHECKING ACCOUNT FEES

Check Printing Fee: Prices vary
Non-Sufficient Funds (NSF) Fee: check-in person withdrawal, or other electronic means \$30.00/item
Courtesy Pay Fee: \$30.00/item
Overdraft Transfer Fee: \$5.00/transfer
Stop Payment Fee (check or pre-authorized electronic debit): \$30.00/item
Temporary Checks (4): \$3.00/sheet

OTHER SERVICE FEES (applicable to all accounts)

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
Early Closure Fee (closure of primary Savings Acct within 180 days of account opening): \$25.00
ATM Transaction Fee (excludes ATMs owned by Education First FCU & those included in the CU Pass Network): \$2.00/transaction
Cashier's Check Fee: \$5.00/check
Collection Items: \$15.00/item
Copy of Paid Check Fee: \$2.00/check
Deposited Item Return Fee: \$5.00/item
Escheatment Fee: \$25.00/account
Inactive Account Fee (no activity for 12 mos and no other services): \$5.00/month
Legal Process Fee: \$50.00/service
Money Order Fee: \$2.00/item
Plastic Card Replacement Fee: \$10.00/ card
Returned Item Fee: \$30.00/item
Returned Statement/Mail Fee: \$5.00 statement/mail item
Statement Copy Fee: \$5.00/statement
Wire Transfer Fee: \$15.00/transfer

SAFE DEPOSIT BOX FEES

Box Sizes	Annual Fee
3 x 5: 5x5:	\$20.00, \$25.00
3 x 10: 5x10:	\$25.00, \$50.00
10x10:	\$60.00
Drilling Fee	\$100.00
Key Replacement:	\$55.00