

Fee Schedule

Fees are subject to change without prior notice. Effective February 1, 2023.

Accounts

Stop Payment	\$35/item* ¹
Returned Check/Overdraft/ACH Debit	\$35/item
Courtesy Pay	\$35/item ²
Returned Deposited Items.....	\$35/item
Premium Checking	No monthly fee
Dividend Checking	\$10/month* ³
Standard Checking.....	\$12.95/month ⁴
Business Checking (balance below \$2,500).....	\$15/month
Money Market (check withdrawals > three).....	\$35/item
Premium Summer Pay Early Withdrawal.....	\$35/instance ⁵
Low Balance Relationship	\$5/month ⁶
Inactive Account.....	\$5/month
No account activity for a 12 month period	
Escheatment Processing Fee.....	\$100
Account Garnishments/Attachments	\$100
Legal Review	\$100*
Address Maintenance	\$5
Per mail returned due to an incorrect address	
Account Closing	\$10
Within six months of opening	

ATM and Debit Cards

Lost Card Replacement.....	\$10
Non-Educational Systems FCU ATM Transactions	
With ATM Card	\$2 each*
With a Debit Card > Five Transactions	\$2 each*

Other Services

Account Reconciliation/Research (one hour minimum).....	\$35/hour
Document/History Printouts.....	\$7/item/month
Domestic Wire Transfer	\$30 each*
Cashier's Check	\$5 each*
Mortgage Subordination Fee	\$300
Notary Service (per seal).....	\$4*
Signature Guarantee (Medallion Stamp)	\$5*
Non-Member Check Cashing Fee	\$7
Visa® Gift Card	\$3.95/card*

* Waived for Star Members.

¹ Waived for stop payments made through Digital Banking.

² Limited to a maximum of four per day per checking account. No charge for additional transactions on the same day up to the approved Courtesy Pay limit.

³ Waived with a \$500 minimum daily balance.

⁴ Waived with a \$1,500 minimum daily balance.

⁵ Withdrawals are restricted to the summer disbursements in July and August. Fee applied to each early withdrawal made outside of this time period.

⁶ Waived for members with account relationships with combined balances of \$500 or more, eServices, Direct Deposit or Payroll deduction, new accounts less than 90 days, active loans, Career Graduates, or members under the age of 22.