



7025 Eastex Freeway
 Beaumont, Texas 77706
 409.898.3770
 EducationFirstFCU.org

This Fee Schedule is accurate as of August 1, 2023. 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 \$24.99/item

CHECKING ACCOUNT FEES

Check Printing Fee: Prices vary
 Non-Sufficient Funds (NSF) Fee: check-in person withdrawal, or other electronic means \$24.99/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
 Admin Fee (*closure of primary Savings Acct within 180 days of account opening*): \$15.00
 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
 Dormant Account Fee: \$25.00/account
 Inactive Account Fee (*no activity for 12 mos, under \$100, and no other services*): \$5.00/month
 Legal Process Fee: \$25.00/service
 Money Order Fee: \$2.00/item
 Plastic Card Replacement Fee: \$10.00/ card
 Returned Item Fee (*drawn on members account by another financial institution*): \$24.99/item
 Return Item Fee (returned check on members deposit): \$5.00/item
 Returned Statement/Mail Fee: \$5.00 statement/mail item
 Statement Copy Fee: \$3.00/statement
 Wire Transfer Fee: \$15.00/transfer

SAFE DEPOSIT BOX FEES

<i>Box Sizes</i>	<i>Annual Fee</i>
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