

\$ Erie Firefighters FCU Fee Schedule \$

The following fee schedule has been revised and approved on 09/11/24 by the Board of Directors.

SAVINGS / CHRISTMAS CLUBS - Share Account Fees:

Membership share (Par Value) - \$5.00
Membership fee – one time fee when you join - \$0.25 cents
Monthly service fee – none
Christmas club withdrawal fee – none
Copy of an EFFCU office check - \$5.00 / check
Negative Balance fee for an ACH item being withdrawn from shares - \$10 / item
NSF / Return of deposited item fee – \$13.00 / item
Stop payment on an EFFCU office check - \$10.00 / check
Inactive Accounts – Starting at 18 months, members will be contacted by phone and/or letter.
Dormant Account Fee – At 24 months, CU will start applying a \$5.00 fee per month.

CHECKING - Share Draft Program Fees:

Monthly service fee – none. Check printing – prices vary on style.
Overdraft protection by shares (transfers) - \$0.00 NO FEE
ACH-ATM-SD Negative Balance fee - \$10.00 / item
Fee for returning an ACH item or SD check - \$20.00 / item
NSF / Return of deposited item fee - \$13.00 / item
Copy of share draft check - \$5.00 / check
Stop payment - \$10.00 / ACH or check or block of checks
Account reconciliation/research - \$10.00 / hour

ATM DEBIT CARDS – ATM Debit Card Program Fees:

Annual card fee – none. Pin Reissue Fee - \$1.00 / request.
There is a \$10 fee for Second, Extra, Lost, Stolen, and Replacement cards.
Debit card transactions cannot be returned; therefore, an account is charged an overdraft fee - \$10 / item
Our cards process with Actual Account Balances through the Real-Time ATM Debit Card Program.
Surcharges on ATM machines – none from us, varies from different financial institutions
Avoid surcharges – Use machines with the CU\$ symbol.
Go to the following website to find no-fee ATMs: www.cudollar.org
Not Available with our card program: Deposits and/or Transfers cannot be done at ATM machines.

LOANS – Loan Program Fees:

Processing Fee for Recording a Lien on PA Titles using form MV-38L are paid to PA by the EFFCU.
Processing Fee for the Credit Report is applied if member does not take the loan - \$15.00 per report.
Delinquent Loan fee: Loan stating delinquency of 2 months or more - \$10.00 per month.
NSF / Return of loan payment fee - \$13.00 / item.

STATUTORY LIEN NOTICE: If you are in default on a financial obligation, Federal Law gives us the right to apply member shares, dividends, and deposits in your account(s) at the time of default to satisfy the obligation. When you default, we may exercise the right without further notification to you. Further, we may impress shares of any member who is a responsible party on a financial obligation in default at the credit union.

OTHER SERVICES:

Wire transfers: \$10.00 / incoming and \$25.00 / outgoing.
Our EFFCU Corporate Checks: \$1.00 / check
(assessed on checks made payable to a third-party)
Express or Certified Mail – Cost plus \$5.00.
Notary Service - \$2.00 / signature.
Foreign Check Processing Fee – Cost plus \$5.00.
No more Money Orders as of 8/22/24, the money order program has been discontinued.

**Please contact the office staff with any questions
or if further information is needed.
Fees are subject to change at monthly board meetings.**