



EFCU Schedule of Service Fees and Charges

Certain charges are subject to change without notice. Effective November 1, 2020.

Please read and file with your account disclosures for future reference.

Incoming Fax Services (non-Credit Union purposes) has been discontinued.

Shares Savings/Membership Account

Membership Fee	\$1.00	
Withdrawals over 3 per month	\$1.00	Per Withdrawals
Below Minimum Balance	\$5.00	Per Month Bal Below \$50
Dormant (3 yrs. of no activity)	\$5.00	Per Month
Early Closure (Within 3 months of opening)	\$25.00	

Christmas Club Account

Early Withdrawal	\$5.00	Per Item
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Share Draft/Checking Account

Check Order		
With Net Direct Deposit (1 st box)	Free	Per Yr (EFCU standard ck)
Without Net Direct Deposit	at Cost	
Temporary Checks	1 sheet free per month	
Additional Temporary Checks	\$2.00	Per Sheet
Copy of Cleared Checks	\$3.00	Per Copy

Visa Debit Card

Additional Debit Card	\$10.00
Replacement Card	\$10.00
Rush Replacement Card	\$25.00
PIN Replacement	Free
ATM W/D over 5 per month	\$2.00 per W/D
Foreign Transaction	1% of transaction amount

Visa Credit Card

Annual Fee	Free
Replacement Card	\$10.00
PIN Replacement	\$5.00
Rush Order Card/PIN	\$35.00
Emergency Card Replacement	\$150.00 (fee to processor)
Card Recovery	\$65.00 (fee to processor & merchant)
Late Payment	\$20.00
Returned Payment (NSF)	\$20.00
Cash Advance (\$100 min.)	Free

Lending

Late Payment	\$20.00	Per Payment
Duplicate Certificate of Title	\$5.00	Per Request

Other Account Services:

ACH/Share Draft Return/Overdraft	\$20.00	Per Item
Deposited Item Returned Unpaid	\$20.00	Per Item
Teller/Cashier Check	1 st free	Per Week
Additional Teller/Cashier Check	\$5.00	Per Check
Copy of Teller/Cashier Check	\$3.00	Per Copy
Stop Payment – ACH/Share Draft	\$20.00	Per Item/Series
Stop Payment – Teller/Cashier Ck	\$20.00	Per Series
Abandoned Property Processing	\$25.00	
Legal Processing (Garnishment, Tax Levy, etc.)	\$25.00	
Statement Copy/Account History	\$3.00	Per Month
Returned Mail	\$5.00	Per Item
Non-notification for Large W/D	\$20.00	Per Incident
Records Research (min 1 hour)	\$25.00	Per Hour
Outgoing Domestic Wire	\$20.00	Per Wire
Incoming Domestic Wire	Free	
Notary Services	Free	
Traveler's Cheques	Free	
Photocopy (B&W only)	\$0.50	Per Page (5 pgs max)
Outgoing Fax (Domestic US Only)	\$2.00	Per Page (5 pgs max)

Community Service Fees (non-members)

Notary Services	Standard Fees per Hawaii Statutes
Visa Credit Card Cash Advance (\$100 minimum)	3% of advance