



# Schedule of Service Fees and Charges

Certain charges are subject to change without notice. Effective March 1, 2025.

## Shares Savings/Membership Account

Membership Fee	\$1.00	
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)	\$30.00	

## Christmas Club Account

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

Check Order		
With Net Direct Deposit (1 <sup>st</sup> 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	\$5.00	Per Copy

## Visa Debit Card

Additional Debit Card	\$15.00	
Replacement Card	\$15.00	
Rush Replacement Card	\$30.00	
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	\$15.00	
PIN Replacement	\$10.00	
Rush Order Card/PIN	\$40.00	
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	
Ewa FCU Card -- \$2,000 max.		
Non-Ewa FCU Card -- \$1,000 max.		

## Lending

Late Payment	\$20.00	Per Payment
Duplicate Certificate of Title	\$10.00	Per Request

## Other Account Services:

ACH/Share Draft Return/Overdraft	\$20.00	Per Presentment
Deposited Item Returned Unpaid	\$20.00	Per Presentment
Teller/Cashier Check	1 <sup>st</sup> free	Per Week
Additional Teller/Cashier Check	\$5.00	Per Check
Copy of Teller/Cashier Check	\$5.00	Per Copy
Stop Payment – ACH/Share Draft	\$20.00	Per Item/Series
Stop Payment – Teller/Cashier Ck	\$20.00	Per Series
Abandoned Property Processing	\$30.00	
Legal Processing (Garnishment, Tax Levy, etc.)	\$30.00	
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	
Notary No Show Fee	\$20.00	
Photocopy (B&W only)	\$1.00	Per Page (5 pgs max)

## Community Service Fees (non-members)

Notary Services	Standard Fees per Hawaii Statutes
Visa Credit Card Cash Advance (\$100 minimum/\$500 max.)	Free