



Eastern New York FEDERAL CREDIT UNION

Service Charge Disclosure

SAVINGS SERVICE CHARGE

Below Par
(Falls Below Minimum Balance) \$2.50/quarter

Excessive Transaction Fee
(Over 6 Transfers or Withdrawals Per Month) \$5/transaction

Money Market Minimum Balance Fee
(Falls Below \$2500) \$10.00/month

Overdraft Transfer from Savings \$15/transfer

CHECKING SERVICE CHARGE

Certified Personal Check \$10/check

Check Protest Fee \$25/item

Copy of Canceled Check \$5/copy
(free on FlexTeller)

Courtesy Pay Item \$30/item

Counter Checks \$5/twelve checks

Original Canceled Check \$5/check

Overdraft - Account Drawn Negative \$30/item

Returned Checks Deposited \$20/item

Insufficient Funds: Checks/Point-of-Sale
(POS)/Check Card/ACH/EFT \$30/item

Stop Payment on Counter or Personal Check \$25/request

Stop Payment on Teller (Official) Check \$35/request

Check Cashing Fee (Non-Members) 1% of check amount,
\$1 minimum

CHECK CARDS SERVICE CHARGE

Foreign Withdrawal
(Includes POS Transactions) \$1/withdrawal

Foreign Withdrawal Attempt with NSF \$1/attempt

Insufficient Funds \$30/item

Replacement Card \$10/card

Replacement PIN Mailer \$5/request

| BILL PAYMENT | SERVICE CHARGE |
|--|-----------------------------------|
| Bill Pay Insufficient Funds | \$30/item |
| Bill Pay Stop Payment | \$15/request |
| SPECIAL SERVICES | SERVICE CHARGE |
| Account Closed Within 1 Year | \$15 |
| Account Research/Reconciliation | \$20/hour |
| ACH Stop Payment on Electronic Debit | \$25/request |
| Address Correction (No response to Bad Address Notification) | \$10/instance |
| Balance Inquiry Fee | \$3/inquiry |
| Returned Statement Storage Fee | \$5/month |
| American Express Gift Cheques | \$2.50/check |
| Certified Teller Check (Official, Treasurer, Cashier) | \$5/check |
| Copy of Official Check or Money Order | \$10/copy |
| Club Early Withdrawal (Account will remain open following early withdrawal) | \$20/withdrawal |
| Escheatment | \$25/filing |
| Foreign Collection Item | \$15/item |
| Fax | \$1/1st page \$0.50/addl. page |
| Inactive Account (after 1 year with no activity) | \$5/quarter |
| Interim Account Histories | \$5/copy |
| IRA Closure | \$20/account |
| IRA Rollover/Transfer to Another Financial Institution | \$20/request |
| Money Orders (Maximum Value \$1,500) | \$2/item |
| Notary for Non-Member | \$2/request |
| Legal Process (restraining notices, levies, executions, summonses, etc.) | \$75/request |
| Photocopy | \$0.25/page |
| Insufficient Funds for ACH Debit Items | \$30/item |
| Statement Copy | \$5/copy |
| Traveler's Cheques for One (American Express) | \$0.50 for every \$100 |
| Traveler's Cheques for Two (American Express) | \$0.50 for every \$100 |
| Wire Transfer (Domestic) | \$20/transfer |
| Wire Transfer (International) | \$35/transfer |
| LOANS | SERVICE CHARGE |
| Duplicate Lien Release | \$10/copy |
| Late Payment Fee | \$25/payment |
| Note Fee (90 - 120 Days) | \$10/note |
| Skip Payment Fee (Maximum of Twice Per Year) | \$25/instance |
| Replacement Coupon Book | \$5/book |