

FEES & CHARGES EFFECTIVE August 1, 2025

Account ReOpen after CU imposted account closure Account ReOpen after CU imposted account closure Account Research Account Research Account Statement Reprint Account Statement Reprint S10.00 ACCOUNT Statement Reprint ACCOUNT Statement Reprint ATM / Debit Mastercard Replacement S10.00 ATM Fee - Foreign Transactions S10.00 ATM Fee - Foreign Transactions S10.00 Check (Share Draft) Photocopy S20.00 Each FREE per year / \$10 ea reissue unless related to fraud per transaction Per transaction ATM Fee - Foreign Transactions S10.00 Check (Share Draft) Photocopy S20.00 Each FREE request through COPOCO@home Debit Card Dispute Denied S35.00 Each FREE request through COPOCO@home S35.00 Each FREE request through COPOCO@home Each FREE request	CREDITUNION			
Account Reconciliation \$35.00 per hour Account Research \$35.00 per hour Account Steament Reprint \$5.00 per hour ACCOUNT Steament Reprint \$5.00 per hour ATM / Debit Mastercard Replacement \$10.00 One FREE per year / \$10 ea reissue unless related to fraud ATM Fee - Foreign Transactions \$1.00 per transaction ATM Fee - Foreign Transactions \$1.00 per transaction ATM Fee - Foreign Transactions \$1.00 per transaction ATM Fee - Foreign Transactions \$2.00 per transaction ATM Fee - Foreign Transaction Check (Share Draft) Photocopy \$2.00 each FREE request through COPOCO@home Debit Card Dispute Denied \$35.00 each Deposited Item Returned Unpaid \$35.00 each Document Shredding Service FREE Dormant Account Fee \$5.00 each per month following dormancy notice Escheat Processing \$5.00 each or account balance if less Garnishment Processing \$5.00 each or account balance if less Garnishment Processing \$15.00 or \$% of payment - the greater amount IRA / ESA Annual Fee \$25.00 each Money Order - up to \$1,000 \$1.50 each Non-sufficient Funds (NSF) Item \$35.00 each Non-sufficient Funds (NSF) Item \$35.00 each Non-sufficient Funds (NSF) Item \$35.00 each Courstesy Pay (Over Draft Privilege) Paid Items \$35.00 each Overdrawn Forced Transfer Item \$5.00 each Overdrawn Forced Transfer Item \$35.00 each Pay By Phone (minimum \$25 payment required) \$15.00 each Pay By Phone (minimum \$25 payment required) \$15.00 each Pre-Authorized Payments – (only available when electronic processing is not offered) Return Mail Due to Invalid Address \$35.00 each Skip-A-Pay \$35.00 each Skip-A-Pay \$35.00 each Skip-A-Pay \$35.00 each Pay By Phone (minimum \$25 payment required) Pre-Authorized Payments – (only available when electronic processing is not offered) Return Mail Due to Invalid Address \$35.00 per month Skip-A-Pay \$35.00 each Pay By Payment CHECK \$35.00 each per month Skip-A-Pay \$35.00 each Pay By Payment CHECK \$35.00 per month Skip-A-Pay \$35.00 each	Account Close within 90 days	\$10.00	each	
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Account Statement Reprint \$5.00 each per month ATM / Debit Mastercard Replacement \$10.00 One FREE per year / \$10 ea reissue unless related to fraud ATM Fee - Foreign Transactions \$1.00 per transaction ATM Fee - Non-Member Surcharge \$2.00 per transaction ATM Fee - Non-Member Surcharge \$2.00 per transaction Debit Card Dispute Denied \$35.00 each FREE request through COPOCO@home Debit Card Dispute Denied \$35.00 each Deposited Item Returned Unpaid \$35.00 each Document Shredding Service FREE Dormant Account Fee \$5.00 each per month following dormancy notice Escheat Processing \$50.00 each per month following dormancy notice Escheat Processing Fee \$35.00 each per month following dormancy notice Escheat Processing Fee \$35.00 each per month following dormancy notice Escheat Processing Fee \$35.00 each per month following dormancy notice Escheat Processing Fee \$35.00 each per month following dormancy notice Escheat Processing Fee \$35.00 each per month following dormancy notice Escheat Processing Fee \$35.00 each per month following dormancy notice Escheat Processing Fee \$35.00 each per month following dormancy notice Escheat Processing Fee \$35.00 each per month following dormancy notice Escheat Processing Fee \$35.00 each per month following dormancy notice Escheat Processing Fee \$35.00 each Borel Free \$35.00 each per month following dormancy notice Escheat Processing Fee \$35.00 each Money Order - up to \$1,000 \$1.50 each Norsufficient Funds (NSF) Item \$35.00 each Norsufficient Funds (NSF) Item \$35.00 each Pre-Authorized Payments - (only available when electronic processing is not offered) Pre-Authorized Payments - (only available when electronic processing is not offered) Free Electronic processing is not offered) Skip-A-Pay \$35.00 each Return Mail Due to Invalid Address \$35.00 per month Skip-A-Pay \$35.00 each A minimum balance fee of \$2 will be imposed each month the balance in the account falls below \$300 any day of that month. The monthly service fee can be avoided with direct deposit. Share Draft "RREE" ELGA C	Account Reconciliation	\$35.00	per hour	
ATM / Debit Mastercard Replacement \$10.00 One FREE per year / \$10 ea reissue unless related to fraud ATM Fee - Foreign Transactions \$1.00 per transaction ATM Fee - Non-Member Surcharge \$2.00 per transaction Check (Share Draft) Photocopy \$2.00 each FREE request through COPOCO@home Debit Card Dispute Denied \$35.00 each Deposited Item Returned Unpaid \$35.00 each Document Shredding Service FREE Dormant Account Fee \$5.00 each or account balance if less Garnishment Processing Fee \$35.00 each Indirect Lending Late Payment \$15.00 or 5% of payment - the greater amount IRA / ESA Annual Fee \$25.00 each Non-Sufficient Funds (NSF) Item \$35.00 each Notary Public FREE Overdrawn Forced Transfer Item \$5.00 each Overdrawn Debit ATM, EFT, & POS Transaction \$35.00 each Overdrawn Debit ATM, EFT, & POS Transaction \$35.00 each Pay By Phone (minimum \$25 payment required) Pre-Authorized Payments - (only available when electronic processing is not offered) Return Mail Due to Invalid Address \$35.00 each A minimum balance fee of \$2 will be imposed each month the balance in the account falls below \$300 any day of that month. The monthly service fee can be avoided with direct deposit. Share Draft / Checking Accounts FREE VISA Platinum Late Payment Fee \$25.00 per month VISA Platinum Late Payment Fee \$30.00 per month VISA Platinum Late Payment Fee \$30.00 each per month VISA Replacement Card \$35.00 each per month	Account Research	\$35.00	per hour	
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Overdrawn Forced Transfer Item Courstesy Pay (Over Draft Privilege) Paid Items S35.00 each Overdrawn Debit ATM, EFT, & POS Transaction Pay By Phone (minimum \$25 payment required) Pre-Authorized Payments – (only available when electronic processing is not offered) Return Mail Due to Invalid Address Skip-A-Pay S35.00 each A minimum balance fee of \$2 will be imposed each month the balance in the account falls below \$300 any day of that month. The monthly service fee can be avoided with direct deposit. Share Draft "FREE" ELGA CU Branded Checks Stop Payment CHECK Unlimited Transactions per account FREE VISA Platinum Late Payment Fee VISA Replacement Card VISA Replacement Card VISA Gift Cards VISA Statement Reprint \$5.00 each \$55.00 each per month	Non-Sufficient Funds (NSF) Item	\$35.00	each	
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Pay By Phone (minimum \$25 payment required) Pre-Authorized Payments – (only available when electronic processing is not offered) Return Mail Due to Invalid Address \$3.00 per month Skip-A-Pay \$35.00 each A minimum balance fee of \$2 will be imposed each month the balance in the account falls below \$300 any day of that month. The monthly service fee can be avoided with direct deposit. Share Draft "FREE" ELGA CU Branded Checks 1 order FREE, annually with Direct Deposit, then \$10 per order Stop Payment CHECK \$35.00 FREE request through COPOCO@home Unlimited Transactions per account FREE VISA Platinum Late Payment Fee \$25.00 per month VISA Replacement Card \$35.00 each after 3rd reissue VISA Gift Cards \$2.95 each VISA Statement Reprint \$5.00 each per month	Courstesy Pay (Over Draft Privilege) Paid Items	\$35.00	each	
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A minimum balance fee of \$2 will be imposed each month the balance in the account falls below \$300 any day of that month. The monthly service fee can be avoided with direct deposit. Share Draft "FREE" ELGA CU Branded Checks 1 order FREE, annually with Direct Deposit, then \$10 per order Stop Payment CHECK \$35.00 FREE request through COPOCO@home Unlimited Transactions per account FREE VISA Platinum Late Payment Fee \$25.00 per month VISA HELOC Platinum Late Payment Fee \$30.00 per month VISA Replacement Card \$35.00 each after 3rd reissue VISA Gift Cards \$2.95 each VISA Statement Reprint \$5.00 each per month	Return Mail Due to Invalid Address	\$3.00	per month	
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VISA Gift Cards \$2.95 each VISA Statement Reprint \$5.00 each per month	·		each after 3rd reissue	
VISA Statement Reprint \$5.00 each per month	·	\$2.95	each	
·	VISA Statement Reprint	_	each per month	
	Wire Transfers (domestic only)	\$20.00		