



FEES & CHARGES EFFECTIVE August 1, 2025

Account Close within 90 days	\$10.00	each
Account ReOpen after CU imposed account closure	\$10.00	each
Account Reconciliation	\$35.00	per hour
Account Research	\$35.00	per hour
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
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	\$50.00	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
Money Order - up to \$1,000	\$1.50	each
Non-Sufficient Funds (NSF) Item	\$35.00	each
Notary Public	FREE	
Overdrawn Forced Transfer Item	\$5.00	each
Courtesy Pay (Over Draft Privilege) Paid Items	\$35.00	each
Overdrawn Debit ATM, EFT, & POS Transaction	\$35.00	each
Pay By Phone (minimum \$25 payment required)	\$15.00	each
Pre-Authorized Payments – (only available when electronic processing is not offered)	\$10.00	each
Return Mail Due to Invalid Address	\$3.00	per month
Skip-A-Pay	\$35.00	each
Share Draft / Checking Accounts	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
Wire Transfers (domestic only)	\$20.00	each