

EPB EMPLOYEES CREDIT UNION



Fee Schedule

SHARE Draft Accounts:

NSF (non-sufficient funds) each	\$ 30.00
Courtesy Pay NSF item - daily	\$ 30.00
Automatic Share Transfer - daily	\$ 3.00
Telephone Share Transfer	Free
Stop Payment - each	\$ 30.00
Photocopy - each	\$ 2.00
Additional statements during month - each	\$ 5.00
Previous months statements - each	\$ 5.00
Standard duplicate share drafts	\$ Varies
Specially printed share drafts	\$ Varies
Monthly service charge	Free
Redeposit of Returned item	\$ 10.00
Check Cashing Fees (non members) - each	\$ 10.00

ACH Debits and Credits:

NSF (non-sufficient funds) each	\$ 30.00
Automatic Share Transfer - daily	\$ 3.00

Visa Check Cards:

NSF (non-sufficient funds) each	\$ 30.00
Automatic Share Transfer - daily	\$ 3.00
Visa Check/Debit Card - new issue	Free
Replace Visa Check/Debit Card	\$ 25.00
Replace Visa Check/Debit PIN	\$ 25.00
30,000+ ATM's Nationwide	Free

Wire Transfers (incoming and Outgoing):

Domestic wire - each	\$ 20.00
International wire - each	\$ 55.00

Credit Union Cashiers Checks:

Purchase - each	\$ 3.00 \$ 4.00
Stop payment - each	\$ 35.00
Photocopy - each	\$ 5.00

Credit Union Official Checks:

Purchase - each	\$ 3.00 \$ 4.00
Stop payment - each	\$ 35.00
Photocopy - each	\$ 5.00

Credit Union Money Orders:

Purchase - each	\$ 3.00 \$ 4.00
Stop payment - each	\$ 35.00
Photocopy - each	\$ 5.00

New Membership fee:

\$30.00 Share deposit plus \$1.00 membership fee
Required minimum balance of \$30 in Share account

Reinstatement fee:

To reopen closed account	\$ 30.00
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(continued on back)

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Miscellaneous fees:

Research Time per hour (1 hr minimum)	\$ 15.00
Account Garnishment/Levy	\$ 35.00
Returned statement due to incorrect address	\$ 5.00
Early Share/Account closing	\$ 10.00
Dormant Account fee	\$ 5.00 \$ 10.00
Certified Mail	\$ 7.50
Overnight (Rush) Mail Service	Cost
Notary Service on non-EPBECU related mortgage documents	\$ 25.00

Bond Coupon Deposits: per envelope \$ 10.00

Loan Fees:

Loan payment extension	\$ 25.00
Loan modification	\$ 30.00
Late fee is 5% or \$5.00 whichever is greater	

Visa/MasterCard fees:

Cash Advance fee (including ATM advances and Visa Checks)	3% or \$5 whichever is greater
Balance transfer	3% or \$5 whichever is greater
Overlimit fee	\$ 10.00
Telephone payment fee through automated system	\$ 10.00
Returned payment fee - including ACH	\$ 25.00
Late fee	\$ 25.00
Statement copies per item (research time optional)	\$ 1.00
Replace card due to loss	\$ 10.00
Express card to Member (2 day shipment)	\$ 30.00 Cost
Foreign - International transaction fee	1% to USD

New Membership Infant:

Free - Infant is less than 6 months old
(includes \$30 required deposit and fee)
Required minimum balance of \$30 in Share account
and account must stay open for a minimum of 240 months



Safe Deposit Box Rental Rates (Yearly):

1 1/2 x 5 x 22	\$ 12.00	\$ 15.00
2 1/2 x 5 x 22	\$ 14.00	\$ 17.00
3 x 5 x 22	\$ 17.00	\$ 20.00
3 1/2 x 5 x 22	\$ 20.00	\$ 23.00
4 1/2 x 5 x 22	\$ 22.00	\$ 25.00
5 x 5 x 22	\$ 24.00	\$ 27.00
3 1/2 x 10 x 22	\$ 28.00	\$ 31.00
5 x 10 x 22	\$ 32.00	\$ 35.00

MAIN OFFICE
1500 McCallie Ave
Chattanooga, TN 37402

Phone: (423) 648-3413
Fax: (423) 698-2912
Monday through Friday
8:00 A.M. - 4:30 P.M.

Branch Office
Downtown EPB Bldg.
Chattanooga, TN 37402

Phone: (423) 648-1415
Monday and Friday Only
9:30 A.M. - 12:30 P.M.
1:30 P.M. - 3:30 P.M.