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# Personal Account Information and Fee Schedule

Effective January 1, 2022

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<b>Call Center Hours</b>	6:30 a.m. - 4:30 p.m. (PT)

After hours, please leave a detailed message of how we can reach you worldwide.

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## Personal Account Information and Fee Schedule

ACCOUNT TYPE	ACCOUNT NAME	DIVIDEND BEARING <sup>1</sup>	MINIMUM OPENING DEPOSIT	MONTHLY MAINTENANCE FEE*	REQUIREMENTS TO WAIVE MONTHLY MAINTENANCE FEE*	ATM	WITHDRAWAL PRIVILEGES	DOMESTIC ATM WITHDRAWALS	INTERNATIONAL ATM WITHDRAWALS <sup>1</sup>	INTERNATIONAL OTC WITHDRAWALS <sup>1</sup>	SPECIAL FEATURES
CHECKING	Basic Checking	No	\$25	\$0	\$3 monthly paper statement fee waived by opting out of paper statements	Visa® Gold Check Card	Unlimited	Free in CO-OP Network <sup>1</sup>	\$2.50 each	\$2.50 each + .5% of transaction	<ul style="list-style-type: none"> <li>• Free Online Banking</li> <li>• Free Bill Pay</li> <li>• Free domestic ATM withdrawals<sup>1</sup></li> <li>• Online Wire Transfers</li> </ul>
	Interest Checking	Yes	\$100	\$10	Opt out of paper statements, or \$1,000 Minimum Daily Balance or \$5,000 Combined Balance <sup>2</sup> or Direct Deposit <sup>3,4</sup>	Visa® Gold Check Card	Unlimited	Free in CO-OP Network <sup>1</sup>	\$2.50 each	\$2.50 each + .5% of transaction	<ul style="list-style-type: none"> <li>• Free Online Banking</li> <li>• Free Bill Pay</li> <li>• Free domestic ATM withdrawals<sup>1</sup></li> <li>• Online Wire Transfers</li> </ul>
	Start Young Spending	No	\$5	\$0	N/A	Visa® Gold Youth Card	Unlimited	Free in CO-OP Network <sup>1</sup>	\$2.50 each	\$2.50 each + .5% of transaction	<ul style="list-style-type: none"> <li>• Youth Online &amp; Mobile Banking</li> <li>• Teen Person-to-Person and Bill Payments</li> <li>• Parental Controls</li> <li>• Free domestic ATM withdrawals<sup>1</sup></li> </ul>
SAVINGS	Savings	Yes	\$25	\$0	N/A	Member Express Card	4 Free per month \$6 each additional	Free in CO-OP Network <sup>1</sup>	\$2.50 each	\$2.50 each + .5% of transaction	<ul style="list-style-type: none"> <li>• Free Online Banking</li> <li>• External Bank Transfer</li> <li>• Free domestic ATM withdrawals<sup>1</sup></li> </ul>
	Money Market Savings	Yes	\$1,000	\$10	Opt out of paper statements, or \$1,000 Minimum Daily Balance	Visa® Gold Check Card	4 Free per month (3 may be by check) \$6 each Additional	Free in CO-OP Network <sup>1</sup>	\$2.50 each	\$2.50 each + .5% of transaction	<ul style="list-style-type: none"> <li>• Free Online Banking</li> <li>• External Bank Transfer</li> <li>• Free domestic ATM withdrawals<sup>1</sup></li> </ul>
	Start Young Savings	Yes	\$5	\$0	N/A	Visa® Gold Youth Card	6 Free per month \$6.00 each Additional	Free in CO-OP Network <sup>1</sup>	\$2.50 each	\$2.50 each + .5% of transaction	<ul style="list-style-type: none"> <li>• Youth Online &amp; Mobile Banking</li> <li>• Teen Person-to-Person and Bill Payments</li> <li>• Parental Controls</li> <li>• Free domestic ATM withdrawals<sup>1</sup></li> </ul>
	Certificates	Yes	\$1,000	N/A	N/A	N/A	Restricted Withdrawals <sup>5</sup>	N/A	N/A	N/A	<ul style="list-style-type: none"> <li>• Free Online Banking</li> <li>• Terms from six (6) months to five (5) years</li> </ul>
	IRAs Money Market or Certificate	Yes	IRA MM: \$1,500 IRA Cert.: \$1,000	\$12 (Annually per plan)	\$5,000 Balance	N/A	Restricted Withdrawals <sup>5</sup>	N/A	N/A	N/A	<ul style="list-style-type: none"> <li>• Free Online Banking</li> <li>• We offer Traditional and Roth IRAs</li> </ul>

<sup>1</sup>ECCU will not charge any additional domestic ATM fees, however non-CO-OP ATM fees may apply. For international transactions including POS (Point of Sale), ATM Withdrawal and OTC (Over the Counter), an international transaction fee of 3% will apply and some merchants may opt to charge withdrawal fees.

<sup>2</sup>Combined Balances include the Minimum Daily Balance of all checking, savings, money market accounts, certificates, or IRAs which have the same tax reported for owner (business accounts excluded).

<sup>3</sup>Option restricted to international workers.

<sup>4</sup>Direct Deposit is defined as any regular incoming electronic deposit (ACH) that occurs at least monthly (not including transfers between accounts).

<sup>5</sup>Penalties may apply.

<sup>1</sup>Dividend rates and corresponding Annual Percentage Yields (APY) are published on the Dividend Rate Schedule. All accounts are subject to the agreement, terms, and conditions contained in the ECCU Account Agreement and Disclosures.

\*The Monthly Fee is your maintenance service charge.

**SCHEDULE OF FEES**

**ACCOUNT SERVICES**

Automatic Funds Transfer (Originated to Other Financial Institutions) Returned for NSF.....	\$5
Automatic Overdraft Transfer from Deposit or Loan Account.....	\$11
Check Retrieval by Photocopy (First Two [2] Photocopies from Current Statement are Free).....	\$2
Deposited Item Returned.....	\$12
Non-Sufficient Funds (NSF) (per Item).....	\$20
Revoke Preauthorized Debit.....	\$20
Stop Payment (per Item, Series, or Renewal).....	\$25

**ATM AND CHECK CARD**

Replacement Card or PIN.....	\$0
Rush Shipping Fee — Domestic.....	\$25
Rush Shipping Fee — International.....	\$60
International Transaction Fee <sup>1</sup> .....	3% of Transaction Amount

**INTERNATIONAL ITEMS**

Incoming Collection Letter.....	\$10
International Check Deposited <sup>3</sup> .....	\$2

**TELLER SERVICES**

Cashier's Checks.....	\$5
Credit Union Checks (Over Three [3] per Month).....	\$2
Duplicate/Interim Statements.....	\$5
Record Search — Member Request or Subpoena (per Hour, One [1] Hour Minimum).....	\$30 + \$2 per Copy
Statement Balancing Assistance (per Hour, One [1] Hour Minimum).....	\$30

**WIRE TRANSFER**

Incoming — Domestic and International.....	\$15
Outgoing — Domestic using ECCU Online Banking.....	\$25
Outgoing — Domestic.....	\$33
Outgoing — International using ECCU Online Banking.....	\$36
Outgoing — International.....	\$48
Wire Tracer.....	\$15

**MISCELLANEOUS**

Online Banking Same Day External Transfer.....	\$0.25 and 1% Transfer Amount (Max \$10.00)
Accounts Closed within 90 Days of Opening (Except Certificates).....	\$15
Certificate Early Withdrawal Processing Fee.....	\$25
IRA Certificate Early Withdrawal Processing Fee.....	\$25
IRA Termination Fee.....	\$15
Legal Process (Attachments, Executions, Tax Levies, etc.).....	\$50
Membership Fee <sup>4</sup> .....	\$5
Temporary Checks (per 20).....	\$3

**ONLINE BANKING: BILL PAY**

Monthly Maintenance Fee <sup>2</sup> .....	\$0
Expedited Payment Fee — Overnight.....	\$14.95
Expedited Payment Fee — 2nd Day.....	\$9.95
Gift Check Fee.....	\$2.99
Charitable Donation Check Fee.....	\$1.99

<sup>1</sup> Charged for ATM and POS transactions outside of the United States.

<sup>2</sup> An inactivity fee of \$5.95 may apply if no Bill Pay/External Bank Transfer transactions are initiated for six consecutive months.

<sup>3</sup> Special collection on international checks deposited is not available.

<sup>4</sup> For a limited time. ECCU will pay the non-refundable \$5 membership fee.