



314.434.6470 • 800.844.8313 • electrosavings.com

MEMBER CHOICE FEE SCHEDULE

Effective 2/1/2022

You can avoid many of these fees based on how you manage your account and by choosing the no-fee option available for many of the more common account services. If you have any questions on avoiding a particular fee, visit electrosavings.com or speak with a Member Service Representative. We're here to help with all your financial needs.

Based on your request for services or account management, the following fees may be assessed against your account.

Account Services		Checking Account(s)	
Excessive Savings and Money Market withdrawals ¹	\$5.00	Non-sufficient funds item returned.....	\$30.00
Early Holiday Club withdrawals ²	\$15.00	Overdraft Privilege item cleared.....	\$30.00
Excessive Vacation Club withdrawals ³	\$15.00	Overdraft Protection transfer from savings.....	\$5.00
Money Market balance below \$3,000.....	\$10.00/month	Rewards Checking balance below \$300.....	\$5.00/month
Paper statement ⁴	\$3.00	Fresh Start Checking.....	\$10.00/month
Electronic statement.....	FREE	Kasasa Checking paper statement ⁴	\$3.00
Statement returned-bad address.....	\$7.50	Stop Payment.....	\$30.00
Statement copy.....	\$5.00	Stop Payment cancellation.....	\$5.00
Dormant account ⁵	\$5.00/month	Check copy.....	\$3.00
Deposit drawn on international institution.....	\$5.00 – \$25.00	Check printing.....	Varies by style
Out-going domestic wire transfer.....	\$20.00	Temporary checks (pack of 16).....	\$3.00
Out-going international wire transfer.....	\$50.00		
Wire rejection.....	\$30.00	Other Services	
Account research.....	\$20.00/per hour	Cashier check.....	\$3.00
		Counter check to 3rd party.....	\$3.00
Lending		Notary.....	FREE
Live agent loan payment.....	\$10.00	Safe deposit box	
Account garnishment or levy.....	\$75.00	3" x 5".....	\$25.00/year
Credit card late payment.....	\$25.00	5" x 5".....	\$40.00/year
Emergency loan application.....	\$20.00	3" x 10".....	\$50.00/year
Mortgage pay-off fax.....	\$10.00	5" x 10".....	\$70.00/year
Mortgage subordination.....	\$125.00	10" x 10".....	\$105.00/year
		Non-Member Services	
Card (Credit/Debit)		Notary.....	\$2.00
Debit or credit card replacement.....	\$7.50	Automated coin counter.....	5%
Debit or credit card rush delivery.....	\$50.00	On-us check cashing.....	\$5.00
RALY_Card debit card activation.....	\$6.00	Re-presentment NSF on-us check cashing.....	\$30.00
VISA gift card activation.....	\$4.95		
VISA reloadable debit card activation.....	\$4.95		
VISA reloadable debit card fund reload.....	\$2.95		
ATM			
Non CO-OP ATM transaction ⁶	\$2.25		
CO-OP ATM transaction.....	FREE		
ATM deposit adjustment.....	\$10.00		

¹No more than six (6) withdrawals or transfers per month by means of preauthorized or automatic transfer, telephone, computer or mobile device transfers to a third party or another ESCU account.

²Full balance transfers to savings account annually on October 1st at no charge.

³One (1) withdrawal per calendar quarter at no charge.

⁴Primary members age 18 and under, and age 60 and older may choose to receive paper statements at no charge with the exception of Kasasa Checking. All Kasasa Checking accounts regardless of the primary member's age require electronic statements or a paper statement fee is assessed.

⁵An account with a primary member age 18+ with combined deposits less than \$100 and no transactions performed in previous twelve (12) months is considered a dormant account.

⁶ATM fees may be refunded for qualifying Kasasa Checking accounts. See Kasasa Checking disclosure for more information.

All fees are charged each time one of the above transactions are performed, unless otherwise noted.