

Member Fee Schedule

Effective Date 8/11/2026



Fee Services

Deposit Services

Courtesy Pay	\$15 each
Uncollected Funds–Paid	\$15 each
Money Order/Official Check	\$5 each
Account Research	\$30 per hour
Copy of Statement/Cleared Draft	\$2 each
Check Protest/Collection Item	\$25 each
Stop Payment (including ACH, Official Check, Money Order)	\$15 each
Safe Deposit Boxes	Prices vary
Check Cashing Fee (Non-Member)	\$5 per check
Coin Machine (Non-Member)	15%

Loans

Late Consumer Loan Payment	\$20 each
Loan Payments via Credit/Debit	\$10 each
Skip-A-Pay (coming Fall 2026)	\$30 each

No Fee Services

Membership

- Minimum \$1 deposit in Membership Share Savings

Deposit Products

- Checking
- Savings
- Money Market
- Share Certificates
- Individual Retirement Accounts (IRAs)
- Health Savings Accounts (HSAs)

Account Management

- Online & Mobile Banking
- MyCredit
- Bill Pay
- Electronic Statement

Card Services

Expedited Card	\$30 each
Late Payment	\$25 each

Wire Transfer Services

Outgoing Wire Transfer	\$25 each
Incoming Wire Transfer	\$10 each

Funds Transfer (Online & Mobile Banking)

- Transfers
(Between Empower FCU Accounts or to Pay a Loan)
- Make an Empower FCU Payment
(From Another Financial Institution)
- Person to Person (P2P)

ATM Access

- Empower FCU Branch and Remote ATMs
- Empower FCU Surcharge-Free Network
(55,000+ AllPoint ATMs Nationwide at Specific Retailers.)

(Costs at non-Empower FCU ATMs/networks can vary depending on the ATM owner.)

Card Services

- Debit & Credit Card