

# Member Fee Schedule

Effective Date 7/1/2025



## Fee Services

---

### Deposit Services

Courtesy Pay	\$15 each
Uncollected Funds–Paid	\$8 each
Money Order/Official Check	\$1 each
Foreign Check Collection	Prices vary
Account Research/Reconciliation	\$25 per hour
Check Protest/Collection Item	\$25 each
Stop Payment (including ACH, Official Check, Money Order)	\$15 each
Non–Member Check Cashing Fee	\$5 per check
Copy of Statement/Cleared Draft	\$2 each
Safe Deposit Boxes	Prices vary

### Loans

Late Consumer Loan Payment	\$20 each
Loan Payments via Credit/Debit	\$10 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	\$25 each
Late Payment	\$25 each

### Wire Transfer Services

Outgoing Wire Transfer (Domestic)	\$15 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.)

### Wire Transfer Services

- Incoming Wires (Domestic)

### Card Services

- Debit & Credit Card