# **Member Fee Schedule**

Effective Date 7/1/2025

# **Fee Services**



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	FEDERAL CREDIT UNION	

#### **Card 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 \$15 each (including ACH, Official Check, Money Order)		
Non-Member Check Cashing Fee	\$5 per check	
Copy of Statement/Cleared Draft	\$2 each	
Safe Deposit Boxes	Prices vary	

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

#### **Wire Transfer Services**

Outgoing Wire Transfer	\$15 each
(Domestic)	

#### 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

#### 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

Insured by NCUA. Service charges are subject to change upon thirty (30) days prior notice, unless there is a supplier price change, or a longer notice is required by law. The fees included on this Member Fee Schedule document are in addition to any fees listed in any Empower Federal Credit Union disclosures, terms and conditions, account agreements or any other document provided by Empower Federal Credit Union