

## Evergreen Credit Union Fees and Charges

### Merit Checking

Assisted Transaction/Overdraft Transfer	\$15.00
Non Sufficient Funds (NSF) Returned Item	\$30.00
Courtesy Pay (Non-Returned) Item	\$15.00
Monthly Fee if balance drops below \$100	\$5.00+

### Fortune 55 Checking

Assisted Transaction/Overdraft Transfer	\$15.00
Non Sufficient Funds (NSF) Returned Item	\$30.00
Courtesy Pay (Non-Returned) Item	\$15.00
Monthly Fee if balance drops below \$100	\$5.00+

### Student Checking

Assisted Transaction/Overdraft Transfer	\$15.00
Non Sufficient Funds (NSF) Returned Item	\$30.00
Courtesy Pay (Non-Returned) Item	\$15.00

### Value Checking

Assisted Transaction/Overdraft Transfer	\$15.00
Non Sufficient Funds (NSF) Returned Item	\$30.00
Courtesy Pay (Non-Returned) Item	\$15.00
<i>Fee waived with Overdraft Protection Line of Credit – See Loan Officer.</i>	
Stop Payment	\$15.00
Stop Payment Over 4 Items	\$45.00
ACH Stop Payment – Temporary	\$15.00
ACH Stop Payment – Permanent	\$45.00
<i>Plus member must provide written proof of ACH cancellation.</i>	
Certified Check	\$3.00
Cleared Check Copy if over 10 items	\$2.00/Check
Mandatory Account Closing	\$50.00
Account Reconciliation	\$25.00/Hour
Mistletoe Savings Early WD Charge	\$5.00
Super Money Manager below min. bal.	\$25.00

### Safe Deposit Boxes

3 X 5 X 24	\$15.00/year
3 X 10 X 24	\$25.00/year
5 X 10 X 24	\$35.00/year

### CU Easy Pay

*FREE Electronic bill pay through online banking ItsMe247*

Inactivity Charge	\$3.50
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*Members avoid inactivity charge by using CU Easy Pay a minimum of once per month. Regular Non Sufficient/Stop Payment fees will apply.*

### BASIC Business Accounts -- No Dividend

Savings Account Balance of \$25.00 Required

Items Cleared - 50 free/month	\$.15/Item
Deposited Items - 50 free/month	\$.10/Item
Assisted Transaction/Overdraft Transfer	\$25.00
NSF Returned Item	\$35.00
Returned Deposit Item	\$15.00
Monthly Fee if balance drops below \$1,000.00	\$10.00

## Advantage Business Accounts

Savings Account Balance of \$25.00 Required

Balance to earn APY	\$2,000.00
Items Cleared - 30 free/month	\$.15/Item
Deposited Items – 30 free/month	\$.10/Item
Assisted Transaction/Overdraft Transfer	\$25.00
NSF Returned Item	\$35.00
Returned Deposit Item	\$15.00
Monthly Fee if balance drops below \$2,000.00	\$15.00

### Other Fees or Charges

Membership accounts closed within first 90 days are assessed a \$25.00 fee.

Network ATM Withdrawals 8/month	Free
Network ATM Withdrawals over 8/month	\$1.00 each
Non-Pulse (Non-U.S.) ATM Withdrawals	\$3.00/wd
Non-ECU Cards at ECU ATMs	\$2.00/wd
Lost/Replacement Card, if applicable	\$15.00
Dormant/Inactive Accounts <i>(Fee engages after 24 months of inactivity)</i>	\$5.00/month
Undeliverable/Returned Mail	\$2.00/piece
MSR Assisted Phone Transfers >\$100	\$4.00
Returned Deposited Item	\$15.00
Money Orders	\$1.00
Conversion of Member Check for 3 <sup>rd</sup> Party	\$10.00
MSR Assisted Account History Research	\$10.00/hour
Account History Print-Outs	\$0.50/copy
Duplicate Statement Copy	\$2.00/copy
CMO/Western Union (USA)	\$30.00
Wire Transfers (USA)	\$25.00
CMO/Wire Transfers (Foreign)	\$50.00
CFT/Third Party Payments	\$10.00/check
Non-Member Check Cashing	3% of Total
Non-Member Coin Counting	1% of Total
Non ECU Credit Card Advance	\$15.00
Fax Sent in USA	\$1.00/page
Fax Sent out of USA	\$3.00/page
Fax Received	\$0.25/page
Photocopies	\$0.25/copy
Gift Cards	\$3.50
Gift Card Replacement	\$10.00
Garnishments	\$75.00
Levees	\$75.00
Subordination Agreements	\$75.00
Starter/Replacement Checks	\$2.00

+ Waived with Direct Deposit

Effective August 6, 2010

Fees and Charges changes subject to a 30 day member notice prior to the effective date when change negatively affects the member.



*Helping People Succeed*

1500 W. American Drive, Neenah WI 54956  
920-729-2999 evergreencu.com

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