

2015 Fee Schedule (Effective May 1, 2015)

SHARE SAVINGS ACCOUNT FEES

Returned Check/NSF	\$35.00
NSF Deposit	\$35.00
Statement Copy	\$2.00/mo
Negative Balance	\$25.00

SHARE DRAFT FEES

Stop Pay	\$35.00
Returned Check/NSF Deposit	\$35.00
Returned Check NSF	\$35.00
Negative Balance	\$25.00
Business Acct. Service Fee	\$5.00 mo.
Check Copies (FREE on Home banking)	\$5.00
Account Reconciliation	\$20.00 p/h
OD transfers after 4 free	\$10.00 each
Statement copy	\$2.00
E-statements	Free

ATM/DEBIT CARDS

Replacement Cards	\$25.00
Re-open blocked card	\$25.00
4 Free out of network ATM per month then	\$3.50 each
Onsite ATM withdrawals	Free
Overnight Card Delivery	at Member expense
Charge slips copy	\$15.00
Foreign Transaction fee	1%
Additional Pin Mailer	\$5.00

VISA CARDS

Exceeding Credit Limit	up to \$35.00
Late Payment	up to \$35.00
Return check fee	\$35.00
Card Replacement (EMV)	\$35.00
Copy of Statement	\$5.00
Overnight Card Delivery	at Member expense
Charge slips copy	\$15.00
Foreign Transaction fee	1%
Additional Pin Mailer	\$5.00

LOANS

Late Payment	\$35.00
NSF Payment	\$35.00
HomeEquity Late Fee (after 15 days)	\$25.00

BILLPAY

Monthly Fee	Free
Inactivity fee after 60 days non-usage	\$5.00 p/m
NSF fee	\$35.00
Stop Payment	\$35.00

WIRE TRANSFERS

Domestic	\$25.00
International	\$45.00

ADDITIONAL FEES

Negative Balance	\$25.00
Re-open closed accounts	\$25.00
Cashier check (1 free)	\$5.00
Check protest	\$35.00
Restraining Notice/Tax Levy	\$50 Indv/ \$75 Business
Foreign currency purchase	< \$500 US no fee
Dormant (1 yr. or greater)	\$3.00 p/m
Faxing per page	\$2.00
Photocopy per page	\$2.00
Notary (non-member)	\$2.00
CU check cashing fee (non members)	\$25.00
Visa Gift Card	\$3.00 each
EMV Travel Card	\$15.00
Early closure fee (within 90 days of acct opening)	\$35.00
Mail returns (wrong address)	\$1.00
Phone Receipt mailing fee	\$.50
E-receipts	Free .



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Questions and concerns can be directed to a Member Service Rep. at 315-451-0105 or by emailing MSR@edgefcu.org.

2015 e² STUDENT FEE SCHEDULE

Effective February 1, 2014

SAVINGS ACCOUNTS

Return Check/ACH NSF	\$25
NSF Deposit	\$25
Copy of Statement	\$2/month
Business Account Service Fee	\$5/month

SHARE DRAFT ACCOUNTS

Return Check/ACH NSF	\$25
NSF Deposit	\$25
Stop Payment	\$15
Copies of Checks (free on Home Banking)	\$2-\$5
Account Reconciliation	\$20/hr
OD Transfers to DF	4 free/month then \$5 each
Copy of Statement	\$2/month

DEBIT CARDS

Replacement Cards	\$10
Reopen Blocked Card	1 free/yr then \$20
Foreign ATM withdrawals	1 yr/free with workshop or 4/month free then \$2.00 each
In Network Edge ATM withdrawals	Free
Overnight Delivery	\$20
Foreign Transaction Fee	1%
Additional Pin Mailer	1 free/yr, then \$3.00 each

VISA PLATINUM CARD

Exceeding Limit	up to \$35
Late Payment	up to \$35
Return Check/NSF	\$25
Card Replacement	\$20
Copy of Statement	\$5
Overnight Delivery	\$20
Charge Slip Copy	\$10
Foreign Transaction Fee	1%
Additional Pin Mailer	\$5

WIRE TRANSFERS

Domestic	\$15
International	\$25

LOANS

Late Payment (after 3 days)	\$20
NSF Payment	\$25

BILL PAY

Monthly Fee	\$0
Monthly Fee for Inactivity After 60 Days	\$5
NSF Return	\$25
Stop Pay	\$15

ADDITIONAL FEES

Negative Balance	\$10 first time, then \$25
Re-open closed accounts	\$20
Cashier Checks—1 free per day then	\$2
Check Protest	\$25
Restraining Notice/Tax Levy	\$35 individual/\$50 business
Foreign Currency Purchase	< \$500 US no fee
Dormant (1 year)	\$5/qtr
Faxing per page	\$2
Photocopying per page	\$2
Notary for members	Free
CU Check Cashing For Members	Free
Visa Gift Card	\$3 each
EMV (Chip) Travel Card	\$15
Early Closure Fee (w/in 90 days of opening)	\$25
Mail Return (wrong address)	\$1



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