

The fees and transaction limitations applicable to accounts at Eastern Utah Community Credit Union that are provided in this fee schedule are subject to change and may be assessed against your account(s).

DIVIDENDS

Dividends Compounded	Quarterly
Dividends Credited	Quarterly
Dividends Period Calendar	Quarterly

BALANCE REQUIREMENTS

Single Membership Minimum Opening Share Deposit	\$25.00
Single Membership Minimum Share Balance Required	\$25.00
Single Membership Minimum Share Balance to Earn Dividend	\$25.00
Minimum Opening Share Draft/NOW Account Deposit	\$50.00
Minimum Share Draft/NOW Account Balance Required	N/A
Balance Method	Average Daily Balance

(Account limitations apply. See Membership Agreement and Disclosures.)

FEES APPLICABLE TO ALL ACCOUNTS

Account Closed Within 90 Days	\$25.00
Account Reconciliation	\$25.00 per hour (\$25.00 min.)
Account Research	\$25.00 per hour (\$25.00 min.)
ACH Origination (Payroll)	Monthly-based on contract terms
ACH Origination (Personal)	\$2.00 per origination per month
ACH Revoke/Stop Payment Order	\$25.00 per order
Bad Address	\$5.00 per month
Check Printing	Varies with quantity and style
Courtesy Transfer	\$3.00
Draft Copy	\$5.00 per copy
Drafts/ACH Returned NSF	\$25.00 per draft/ACH
Dormant Account	\$10.00 per month
Fax Document	\$1.00 per page
Foreign Check Handling	\$50.00
Incoming Wire Transfer	\$5.00 per transfer
Money Orders and Official Checks	\$2.00 per check
Negative Balance (causing or adding to a negative balance)	\$25.00 per transaction
Non-Transaction Account (< \$100.00 Balance)	\$1.00 per check cashed
N.O.W. Account Per Check	\$10.00 per paper draft
Online Bill Pay	N/C
Outgoing Domestic Wire Transfer	\$25.00 per transfer
Paper Statement	\$2.00 per month
Online/Phone Payment by VISA Debit Card	\$10.00 per transaction
In Person Payment by VISA Debit Card	\$3.00 per transaction
Reg D Violation (after 6 non-personal automatic transactions)	\$20.00 per occurrence
Re-open Closed Account	\$30.00
Returned Deposit Item	10.00 per item
Sight Draft Handling	\$25.00
Stop on Official Checks	\$30.00 per check
Stop Payment Order	\$25.00 per order
Temporary Checks	\$5.00 per sheet
Up to 11 Month History	\$0.25 per page

LEGAL PROCESSING FEES

Garnishment	\$75.00
Letter of Account Verification	\$15.00
Levy	\$75.00
Subpoena	\$75.00

OVERDRAFT LINE OF CREDIT

Annual Percentage Rate	18.0%
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(Account limitations apply. See Membership Agreement and Disclosures.)

VISA DEBIT CARD LIMITATIONS

ATM Cash Withdrawals	\$1000.00 or 5 transactions per business day
Debit Card Quasi Cash	\$1000.00 or 3 transactions per business day
Debit Card Withdrawals/Purchases	\$1500.00 or 15 transactions per business day

VISA DEBIT CARD AND LINE OF CREDIT FEES

ATM Non-Affiliated Transaction	\$2.00 each
Card Replacement	\$10.00 per card
Document Copy	\$15.00 per copy
Late Payment	\$20.00
Multiple Currency Foreign Transaction	2% of transaction amount
PIN Replacement	\$5.00
Single Currency Foreign Transaction	1% of transaction amount
Stop Payment Recurring Charges	\$25.00
Unblock Card	\$15.00 per occurrence

(ATM fees may be assessed by other institutions)

VISA PREMIER CREDIT CARD

Annual Percentage Rate	13.24%*
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*Variable apr. Rate will vary with the market based on the prime rate

VISA EXTRA AWARDS CREDIT CARD

Annual Percentage Rate	14.24%*
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*Variable apr. Rate will vary with the market based on the prime rate

VISA CREDIT CARD FEES

Annual	None
Balance Transfer	1%
Card Replacement	\$10.00 per card
Cash Advance Transaction	2%
Document Copy	\$15.00 per copy
Late Payment (if you are more than one (1) days late in making a payment)	\$25.00 or the amount of the required minimum payment, whichever is less
Minimum Finance Charge	\$1.00
Multiple Currency Foreign Transaction	2% of transaction amount
PIN Replacement	\$5.00
Returned Payment	\$25.00 or the amount of the required minimum payment, whichever is less
Rush	\$50.00
Single Currency Foreign Transaction	1% of transaction amount
Unblock Card	\$15.00 per occurrence

VISA PREPAID GIFT CARDS

VISA Everyday Spend Card	\$5.00 per card
VISA Everyday Spend Card Reload	\$5.00 per card
VISA Gift Card	\$3.50 per card
VISA Travel Money Card	\$5.95 per card
VISA Travel Money Card Reload	\$5.95 per card