

SCHEDULE OF FEES AND CHARGES

This Fee Schedule supersedes all Fee Schedules prior to the effective date shown below.

Effective November 1, 2024

GENERAL ACCOUNT FEES

Account Closure (within 90 days of opening)	\$5.00
Account History	\$2.00
Account Research (per hour)	\$25.00
Cashier's Check – 3 rd Party Payee	\$5.00
Cashier's Check Copy	\$2.00
Cashier's Check Stop Payment.....	\$20.00
Collection item / Foreign item	\$20.00
IRA transfer to another institution	\$25.00
Levy / Garnishment / Legal Process.....	\$75.00
Notary (Non-Credit Union Documents – per Signature)	\$15.00
Notice of Escheat	\$2.00
Returned Check	* see below
Incl: ATM or Shared Branch, Deposit or Payment	
Statement Copy (per statement)	\$5.00
Temporary Checks (per page).....	\$5.00
Undeliverable Mail (per mail piece)	\$5.00
Verification of Deposit (Non-ECSFCU Mortgage loan)	\$10.00
Wire – Outgoing Domestic.....	\$25.00
Wire – Outgoing International.....	\$45.00

CHECKING FEES

Check Cash non-member.....	\$5.00
Check Copy (After 2 free each month)	\$2.00
Interest Checking.....	No Charge
Monthly Regular Checking	\$3.00
(Waived with a minimum of 4 debit transactions)	
Non Sufficient Funds	\$25.00
Overdraft Transfer(s).....	\$5.00
Stop Payment – (Check or ACH).....	\$20.00

* \$15.00 will be charged for non-sufficient funds, closed account, stop payment and fraudulent check.

* \$10.00 will be charged for stale dated checks and missing signature

CERTIFICATE EARLY WITHDRAWAL FEES

3 through 12 Month all dividends (90 days max.)
Greater than 12 Month .. all dividends (180 days max.)

ATM / DEBIT FEES

Non CO-OP ATM Monetary Transaction \$3.00
Non CO-OP ATM Balance Inquiry \$1.00
Card Replacement (1-3 replacements)..... \$5.00
Card Replacement (after 3 replacements)..... \$25.00
Deposit Empty Envelope \$25.00
Foreign Card Transaction Surcharge
(at ECSFCU ATMs) \$3.00
Network Deposit Adjustment \$10.00
Rush Debit Card Replacement \$40.00

VISA FEES

Annual Fee – VISA Classic No Charge
Annual Fee – VISA Platinum No Charge
Credit Card Cash Advance Fee –
\$5 minimum / \$50 maximum 1.00%
Foreign Transaction Fee 1.00%
Late Charge \$15.00
Rush Credit Card Replacement \$40.00

LOAN FEES

Auto Loan Rate / Term Refinance \$100.00
HELOC / 2nd Trust Deed Modification \$100.00
HELOC / 2nd Trust Deed Subordination \$100.00
HELOC / 2nd Trust Deed Document Redraw \$50.00
HELOC Refinance Fee \$400.00
Real Estate – 1st Mortgage Rate Modification \$500.00
(Limited to one modification life of loan)
Real Estate – 1st Mortgage Document Redraw \$50.00
Real Estate – Payoff Demand \$30.00
Real Estate – Full Reconveyance \$45.00
Skip-A-Loan Payment \$35.00

OTHER FEES

Non-Member Coin (of total amount counted) 5.00%

All fees are subject to change. For fee changes,
call or text us at (619) 588-1515 or visit us online

www.EastCountySchools.org/fees