

**ENCOMPASS NIAGARA FCU FEE SCHEDULE**  
**EFFECTIVE October 3, 2024**

**Savings Accounts**

To Open A Savings Account	\$ 5.00
Chipmunk Savings Account	Free
Prime Saver Account	Free
Excess Transaction Fee (after 12 Monthly)*	\$ 1.00

\*All Transactions except ATM, In Person, & HB  
 Stop Payment CU Issued Check \$ 20.00  
 Return Check Fee Free  
 Non-Sufficient Charge\*\* \$ 20.00  
 \*\* Non-sufficient charge applies to each presentment/  
 submission returned on share and share drafts accounts/  
 including checks and ACH Transactions based on the  
 available balance at the time of transaction.  
 All Share Accounts must maintain a \$ 5.00  
 Balance to maintain a membership.

**Checking Accounts**

To open a Share Draft Account	Free
Over Draft Transfers:	\$ 2.00
An Overdraft Fee Transfer will be applied based on the available balance at the time of the transaction. Includes Home Banking Transfers.	
Abandon Property	\$100.00
Stop Payment Member Issued Check	\$ 20.00
Return Check Fee (applies to all deposited item return)	Free
Copy of check	\$ 3.00 per item
Non-Sufficient Charge**	\$ 20.00

\*\*Non-sufficient charge applies to each  
 presentment/submission returned on share  
 and share draft accounts including checks  
 and ACH Transactions based on the available  
 balance at the time of the transaction.

**Debit Cards**

Debit Card Negative Over Draft	\$ 20.00
Debit Card Replacement Card (Non-Fraud Requests)	\$ 15.00
ATM Non-Member Transaction Fee	\$ 2.00

**Foreign Transaction Fee**

1% of the amount of the transaction will be imposed on all debit card transactions made outside the U.S./ Puerto Rico or the U.S. Virgin Islands. *Please note: All fees will be assessed at the time of service or deducted from your account. If the balance is insufficient, you will be notified to pay the required fee. If the balance is insufficient, you will be notified to pay the required fee.*

*The Credit Union may charge any of your accounts for any fee due. Any fees or charges assessed to the Credit Union for extra services or special handling of your account will be passed on to you. We reserve the right to change the Fee Schedule at any time. We will notify you as required by law of any changes in charges that may be imposed on your account.*

**General Service Fees**

Member CU Check	Free
Non Member CU Check Fee	\$ 3.00
Wire Transfer Domestic	\$20.00
Incoming/Outgoing	
Advance on Non-Credit Union	\$ 5.00
Credit Cards	
Visa Credit Card Replacement Fee	\$ 5.00
Dormant Fees (after 2 years)	\$10.00 per month
Items sent to collections	\$25.00 per item
Photo Copies	\$ 3.00
Returned Mail W/Address	\$ 1.00
Returned Mail W/Out Address	\$ 5.00
Fax	\$ 3.00 per item
Canadian Check Processing Fee	\$10.00
Account Reconciliation	\$25.00 per/hour
Account Activity Printout	\$ 1.00 per/page
Extra Statement per month	\$ 1.00 per/page
Transaction Printout	\$ 1.00 per/page
Account Analysis Charge	\$25.00 per/hour
Home Banking Transfer Fee	Free
Courtesy Pay	\$25.00
Money Order Fee	\$ 1.00

**E-Statement – Free**  
**Mobile Deposit – Free**

**MAXIMUM DAILY CASH WITHDAWAL**  
**\$6,000.00 Unless A Minimum of**  
**At Least 3 Days’ Notice is Given.**  
**Effective 10/7/24**