

# evolveFCU

Fee Schedule Effective 1/1/2018  
CHANGES IN RED

Product	Diamond Elite	Platinum	Plus	Basic	e-Priority	
<b>Rate incentives</b>	<b>.25% off Loan Rate</b> added to CD Rates	<b>.25% .15% off Loan Rate</b> added to CD Rates	<b>.15% .10% off Loan Rate</b> added to CD Rates	<b>.10%</b> added to CD Rates	<b>\$0.00 to \$10,000.00 earn</b> <b>5.00% Interest/30 Debit Card Transactions</b> <b>Per Month Required for Dividend/Paid Monthly</b>	
<b>Balance/Deposits</b>	<b>Profit &gt; 75%</b> Loans/Shares > \$75,000	<b>Profit &gt;50% &lt;75%</b> Loans/Shares > \$25,000	<b>Profit &gt;25% &lt;50%</b> Loans/Shares > \$5,000			
<b>Pre-Paid Services Charges</b>						
Cashier's Check	N/C	N/C	\$3.00/Each	\$3.00/Each		
Gift Card	N/C	N/C	\$3.00/Each	\$3.00/Each		
<b>Service Charges</b>						
Flat Monthly Account Fee	N/C	N/C	N/C	\$9.00/Month	<b>\$9.00/Month Unless 15 Debit or Credit Transactions are performed. ATM Do Not Count - BASIC ACCOUNTS ONLY</b>	
Balance Inquiries by Phone	N/C	N/C	N/C	\$5.00/Each		
Teller Check Cashing	N/C	N/C	N/C	N/C		
Teller Withdrawal	N/C	N/C	N/C	N/C		
Teller Check/Cash Deposit	N/C	N/C	N/C	N/C		
Statement Copy	N/C	N/C	\$5.00/Each	\$5.00/Each		
Current Month Statement (printed copy)	N/C	N/C	\$5.00/Each	\$5.00/Each		
Closed Account (less than 6 months)	\$15.00/Each	\$15.00/Each	\$15.00/Each	\$15.00/Each		
Account With No Activity for 6 Months and that Fall Below Par Value	\$15.00	\$15.00	\$15.00	\$15.00		
Dormant Account Fee Assessed at Time of Escheatment	\$5.00/Month	\$5.00/Month	\$5.00/Month	\$5.00/Month		
Collection Item	N/C	\$15.00/Each	\$15.00/Each	\$15.00/Each		
<b>Mailed Paper Stmt</b>	<b>N/C</b>	<b>N/C</b>	<b>\$2.00</b>	<b>\$2.00</b>		<b>ALL Members including those over 65 Years of Age</b>
Stop Payment Order	N/C	N/C	\$25.00/Each	\$25.00/Each		
Check Deposited Returned Unpaid - (1st Time)	N/C	N/C	\$5.00/Each	\$5.00/Each		
Check Deposited Returned Unpaid (All Other Times)	N/C	N/C	\$25.00/Each	\$25.00/Each		
Returned Mail	N/C	N/C	\$5.00/Per Item	\$5.00/Per Item		
Verification of Deposit	N/C	N/C	\$20.00/Each	\$20.00/Each		
Check Copy	N/C	N/C	N/C	\$5.00/Each		
Notary of Acknowledgment for external documents only	N/C	N/C	\$6.00 for first signature; \$1.00 for each additional signature on the same document	\$6.00 for first signature; \$1.00 for each additional signature on the same document		
Skip A Pay	\$25.00	\$25.00	\$25.00	\$25.00		
Subsequent Action	\$25.00	\$25.00	\$25.00	\$25.00		
<b>Electronic Banking</b>						
Reset Online Password	N/C	\$2.00/Each Time (First Two Resets No Costs)	\$2.00/Each Time (First Two Resets No Costs)	\$2.00/Each Time (First Two Resets No Costs)		
Bill Pay	\$6.00/Month Billed Only If Enrolled But Not Used	\$6.00/Month Billed Only If Enrolled But Not Used	\$6.00/Month Billed Only If Enrolled But Not Used	\$6.00/Month Billed Only If Enrolled But Not Used		
<b>NSF/Overdraft</b>						
Draft Insufficient Funds	\$29.00/Each	\$29.00/Each	\$29.00/Each	\$29.00/Each		
ACH Insufficient Funds	\$29.00/Each	\$29.00/Each	\$29.00/Each	\$29.00/Each		
<b>Money Market</b>						
Money Market Returned Fee for Exceeding Withdrawal Limitations	\$20.00/Each	\$20.00/Each	\$20.00/Each	\$20.00/Each		
Money Market Below Minimum Balance	\$5.00/Month	\$5.00/Month	\$5.00/Month	\$5.00/Month		
<b>Wire Transfers</b>						
Outgoing Wire Transfer -(Within the USA)	N/C	\$10.00/Each	\$10.00/Each	\$10.00/Each		
Incoming Wire Transfer	N/C	N/C	N/C	\$2.50/Each		
<b>ATM/Debit Card</b>						
ATM Fee assessed for each Transaction at out of network ATMs	\$2.00/Each	\$2.00/Each	\$2.00/Each	\$2.00/Each		
ATM Insufficient Fund Withdrawal	\$29.00/Each	\$29.00/Each	\$29.00/Each	\$29.00/Each		
Check Card Replacement	N/C	N/C	\$5.00/Each	\$5.00/Each		
<b>Account Research</b>						
Account Reconciliation	N/C	\$15.00/Hour	\$15.00/Hour	\$15.00/Hour		
Legal Process Compliance	\$20.00/Hr incl. reproduction expenses	\$20.00/Hr incl. reproduction expenses	\$20.00/Hr incl. reproduction expenses	\$20.00/Hr incl. reproduction expenses		
<b>Overdraft Protection</b>						
Overdraft Privilege	\$29.00/Each	\$29.00/Each	\$29.00/Each	\$29.00/Each		
Overdraft Transfer Fee	N/C	N/C	\$1.00/Each	\$1.00/Each		
ATM Card Replacement	N/C	N/C	\$5.00/Each	\$5.00/Each		
<b>Loan</b>						
Loan Late Fee (After 10 Days)	\$25.00	\$25.00	\$25.00	\$25.00		
<b>CD Early Withdrawal Penalty</b>						
12 Month	90 days of interest	90 days of interest	90 days of interest	90 days of interest		
24 Month	180 days of interest	180 days of interest	180 days of interest	180 days of interest		
36 Month	270 days of interest	270 days of interest	270 days of interest	270 days of interest		
48 Month	360 days of interest	360 days of interest	360 days of interest	360 days of interest		
60 Month	450 days of interest	450 days of interest	450 days of interest	450 days of interest		
<b>Share</b>						
Par Value of One Share	\$15.00	\$15.00	\$15.00	\$15.00		
Balance Less Than Par Value of a Share	\$5.00/Month	\$5.00/Month	\$5.00/Month	\$5.00/Month		
<b>Business Account</b>						
Business Account Fee	AVERAGE MONTHLY BALANCE OVER \$15,000	AVERAGE MONTHLY BALANCE BETWEEN \$5,000 AND \$15,000	AVERAGE MONTHLY BALANCE LESS THAN \$5,000			
	\$5/Month	\$10/Month	\$15/Month			

<b>Non-Member Check Cashing</b>	
<b>TO BEGIN January 1, 2018</b>	
<b>Non-Member Check Cashing</b>	<b>\$10 or 2% which ever is greater per item</b>

**e-Priority Checking can still fall within one of the four Membership Plans, but if member comes in would have additional fees charged for doing Teller Transactions. \$10/transaction regardless of Membership level.**