

# evolve FCU Membership Plans

Product	◆ Diamond Elite	☆ Platinum	+ Plus	B Basic	e e-Priority
Rate Incentives Loans	.25% off Loan Rate	.15% off Loan Rate	.10% off Loan Rate		\$0.01 to \$10,000 earn
Rate Incentives CD	.25% added to CD Rates	.15% added to CD Rates	.10% added to CD Rates		3.00% APY /30 Debit
Balance/Deposits	Profit > 75% Loans/Shares > \$75,000	Profit > 50% <75% Loans/Shares > \$25,000	Profit >25% <50% Loans/Shares > \$5,000	Loans/Shares <\$5,000	Card Transactions Per Month Required for Dividend/Paid Monthly
<b>Pre-Paid Services Charges</b>					
Cashier's Check	\$3.00/Each	\$3.00/Each	\$3.00/Each	\$3.00/Each	
Gift Card	\$3.00/Each	\$3.00/Each	\$3.00/Each	\$3.00/Each	
<b>Service Charges</b>					
Flat Monthly Account Fee	N/C	N/C	N/C	\$9.00/Month	
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	\$5.00/Each	\$5.00/Each	\$5.00/Each	\$5.00/Each	
Current Month Statement (printed copy)	\$5.00/Each	\$5.00/Each	\$5.00/Each	\$5.00/Each	
Closed Account (less than 6 months)	\$20.00/Each	\$20.00/Each	\$20.00/Each	\$20.00/Each	
Account With No Activity for 6 Months and that Fall Below Par Value	\$20.00	\$20.00	\$20.00	\$20.00	
Dormant Account Fee Assessed at Time of Escheatment	\$10.00/Month	\$10.00/Month	\$10.00/Month	\$10.00/Month	
Collection Item	\$20.00/Each	\$20.00/Each	\$20.00/Each	\$20.00/Each	
Mailed Paper Stmt	\$0.00	\$0.00	\$5.00	\$5.00	
Stop Payment Order	\$20.00/Each	\$25.00/Each	\$30.00/Each	\$30.00/Each	
Check Deposited Returned Unpaid - (1st Time)	\$5.00/Each	\$5.00/Each	\$10.00/Each	\$10.00/Each	
Check Deposited Returned Unpaid (All Other Times)	\$20.00/Each	\$20.00/Each	\$25.00/Each	\$25.00/Each	
Returned Mail	\$5.00/Per Item	\$5.00/Per Item	\$10.00/Per Item	\$10.00/Per Item	
Verification of Deposit	\$15.00/Each	\$15.00/Each	\$25.00/Each	\$25.00/Each	
Check Copy	\$5.00/Each	\$5.00/Each	\$5.00/Each	\$5.00/Each	
Notary of Acknowledgment for external documents only	\$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	\$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	\$30.00	\$30.00	\$30.00	\$30.00	
Subsequent Action	\$30.00	\$30.00	\$30.00	\$30.00	
<b>Electronic Banking</b>					
Reset Online Password	\$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)	\$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	\$32.00/Each	\$32.00/Each	\$32.00/Each	\$32.00/Each	
ACH Insufficient Funds	\$32.00/Each	\$32.00/Each	\$32.00/Each	\$32.00/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	\$10.00/Month	\$10.00/Month	\$10.00/Month	\$10.00/Month	
<b>Wire Transfers</b>					
Outgoing Wire Transfer (Within the USA)	\$10.00/Each	\$10.00/Each	\$10.00/Each	\$10.00/Each	
<b>ATM/Debit Card</b>					
ATM Fee assessed for each Transaction at out of network ATMs	\$4.00/Each	\$4.00/Each	\$4.00/Each	\$4.00/Each	
ATM Insufficient Fund Withdrawal	\$32.00/Each	\$32.00/Each	\$32.00/Each	\$32.00/Each	
Master Card Debit Card Replacement	\$5.00/Each	\$5.00/Each	\$5.00/Each	\$5.00/Each	
<b>Account Research</b>					
Account Reconciliation	\$20.00/Hour	\$20.00/Hour	\$20.00/Hour	\$20.00/Hour	
Legal Process Compliance	\$30.00/Hr incl. reproduction expenses	\$30.00/Hr incl. reproduction expenses	\$30.00/Hr incl. reproduction expenses	\$30.00/Hr incl. reproduction expenses	
<b>Overdraft Protection</b>					
Overdraft Privilege	\$32.00/Each	\$32.00/Each	\$32.00/Each	\$32.00/Each	
Overdraft Transfer Fee	N/C	N/C	N/C	N/C	
<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	
18 or 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	\$10.00/Month	\$10.00/Month	\$10.00/Month	\$10.00/Month	
<b>Business Account</b>					
Business Account Fee	NO MINIMUM BALANCE				
	\$20.00/Month				