



## Schedule of Fees

Effective July 1, 2006

All rules and fees are subject to change

### Fees Applicable to All Accounts

Share to N.O.W. Overdraft Protection	
Annual Fee	\$5.00
Transaction Fee	\$1.00
Line of Credit Overdraft Protection	
Annual Fee (Plus Interest)	\$5.00
Account Research and Reconciliation	
Member Error Per Hour	\$25.00
Credit Union Error	FREE
Re-open Closed Account	\$25.00
Duplicate Statement	FREE
<i>The Energy Line</i> Audio Response System	FREE
eStatements, electronic statement delivery	FREE
<i>Energy@Home</i> , online banking and bill payment	FREE

### N.O.W. Checking Accounts

N.O.W. Monthly Service Charge	FREE
N.O.W. Per Item Fee	FREE
N.O.W. Stop Payment Order	\$15.00
Re-open Closed Account	\$25.00
Non-Sufficient Funds Fee	\$10.00

The initial order of checks is free (basic design only). Other check printing fees will vary according to the size and style of orders. The printing fee will appear on the member's account statement. You will not be notified in advance of changes to Check Printing Fees.

### Travelers Cheques & Gift Cheques

Travelers Cheques	
Members	FREE
Non-members	\$1.00
Gift Cheques	\$2.50

### Wire Transfers

Domestic	\$15.00
Foreign	\$25.00

### ATM/Debit Card Fees

ATM Charges by Energy Credit Union*	FREE
SUM <sup>SM</sup> ATM Transactions	FREE
Point of Sale (POS) Transactions	FREE
NYCE <sup>®</sup> Deposit Taking Program	FREE
Replacement Cards **	\$5.00

\* Energy Credit Union is a member of the surcharge-free SUM<sup>SM</sup> network and the NYCE<sup>®</sup> deposit-taking program. Some foreign ATM Networks charge a surcharge for access to their machines. The amount of any such charges will be deducted automatically from your elected Account(s).

\*\* Or applicable cost to the Credit Union at time of request.