



Consumer Fee Schedule

Effective July 1, 2020

ATMs – Empower Network

Transaction	No Fee
Surcharge (when using an Empower Debit and/or Credit Card at these locations)	No Fee

ATMs – Allpoint Network

Transaction	10 free per month, then \$2.00 per Empower Debit Card transaction
Surcharge (Allpoint Network)	No surcharge for Empower Debit Card
Surcharge (Southern Tier) (Select credit union locations – per Cooperative Agreement)	No surcharge fee

ATMs-Out-of-Network & Point of Sale PIN-Based Debit Transactions

Transaction	10 free per month, then \$2.00 per Empower Debit Card transaction
Surcharge	Non-Empower/Non-Allpoint ATMs may assess a surcharge. Owners of the ATMs assess these surcharges.

Checking Account (Share Draft)

Checking	No monthly fee
Checking Plus+	\$5.00 per month when average daily balance drops below \$1,000
Share Draft Check Printing	Prices vary
Stop Payment (Including ACH)	\$15.00 each
Courtesy Pay/Non-Sufficient Funds* (Including ACH, ATM, or Debit Card transactions)*	up to \$25.00 each presentment
Check Protest/Collection Item	\$25.00 each

*Opt-in required to receive Courtesy Pay on ATM or Debit Card transactions. If an Opt-in Form is not on file, the transaction will be declined when funds are unavailable in the account at time of authorization request. For more information and complete disclosures, visit: <https://www.empowerfcu.com/courtesypay>

+Those with an Empower Checking Plus account have been grandfathered. This account type is no longer available.

Credit and/or Debit

Replacement Card	\$5.00 each
Expedited Card/Draft Retrieval	\$25.00 each
Late Payment	up to \$25.00 each

Miscellaneous Products & Services

Safe Deposit Boxes (Limited availability)	Prices vary
Money Order/Official Check (Official Check - no fee if payable to account holder only. 50Plus - no fee for official checks or money orders)	\$1.00 each
Stop Payment Official Check or Money Order	\$15.00 each
Non-Member Check Cashing Fee (checks drawn on Empower account)	\$5.00 per check
Copy of Statement/Cleared Draft	\$2.00 each
Outgoing Wire Transfer (Domestic)	\$15.00 each
Late Consumer Loan Payment (Charged after 10-day grace period)	\$20.00 each
Loan Payments via Credit/Debit Card (online transactions only)	\$10.00 each
New or Replacement Loan Coupon Book	\$20.00 each
Inactive Account	\$25.00 per quarter
Account Reconciliation/Research	\$25.00 per hour
Returned Deposited Items	\$25.00 each
Foreign Item	Prices vary

Tips for Avoiding Fees

ATMs

- Avoid ATM surcharge fees, by using your Empower Debit or Credit Card at an Empower ATM. Select Southern Tier credit union locations are also surcharge free.
- Find a surcharge-free ATM by visiting www.empowerfcu.com
- Avoid transaction fees, by tracking transactions!

Checking Account (Share Draft)

- To avoid overdraft-checking fees, apply for a Line of Credit as overdraft protection for your share draft checking account.
- Track all Debit transactions to avoid transaction fees. Members receive 10 PIN transactions free per month and unlimited transactions at all Empower ATMs

Credit and/or Debit

- Avoid late fees - payments will be received on time when you set up automatic payment at Empower. Ask a representative how.
- Say Credit With Debit! That is, choose the "credit" option, and use your signature when you use your Empower Debit Card at point-of-purchase terminals. This tip helps you avoid transaction fees, and it's a good security measure! The only time you should use your PIN with your Debit Card is when you use your card at an ATM.

Miscellaneous Products & Services

- Start automatic transfers to your savings account and watch your nest egg grow!
- Sign-up for online banking.
- Use direct deposit and automatic payment on your loan payments.
- Avoid inactive account fees! Don't let your Empower share savings account sit idle - use all your Empower services to make the most of your membership.

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Insured by NCUA.



Service charges are subject to change upon thirty (30) days prior notice, unless there is a supplier price change, or a longer notice is required by law. The fees included on this Consumer Schedule of Fees document are in addition to any fees listed in any Empower Federal Credit Union disclosures, terms and conditions, account agreements or any other document provided by Empower Federal Credit Union.