# Member Fee Schedule
Effective Date 8/1/2023

**EMPOWER** FEDERAL CREDIT UNION

## Fee Services

### Deposit Services

| | |
|---|---|
| Non-Sufficient/Courtesy Pay/ Uncollected Funds | $15 |
| Money Order/Official Check | $1 each |
| Foreign Check Collection | Prices vary |
| Account Research/Reconciliation | $25 per hour |
| Check Protest/Collection Item | $25 each |
| Stop Payment (including ACH, Official Check, Money Order) | $15 each |
| Non-Member Check Cashing Fee | $5 per check |
| Copy of Statement/Cleared Draft | $2 each |
| Safe Deposit Boxes | Prices vary |

### Loans

| | |
|---|---|
| Late Consumer Loan Payment | $20 each |
| Loan Payments via Credit/Debit | $10 each |
| New or Replacement Loan Book | $20 each |

### Card Services

| | |
|---|---|
| Credit/Debit Card Replacement | $5 each |
| Expedited Card | $25 each |
| Late Payment | $25 each |

### Wire Transfer Services

| | |
|---|---|
| Outgoing Wire Transfer (Domestic) | $15 each |

## No Fee Services

### Membership
• Minimum $1 deposit in Membership Share Savings

### Deposit Products
• Checking
• Savings
• Money Market
• Share Certificates
• Individual Retirement Accounts (IRAs)
• Health Savings Accounts (HSAs)

### Account Management
• Online & Mobile Banking
• MyCredit
• Bill Pay
• Electronic Statement

### Funds Transfer (Online & Mobile Banking)
• Transfers (Between Empower FCU Accounts or to Pay a Loan)
• Make an Empower FCU Payment (From Another Financial Institution)
• Person to Person (P2P)

### ATM Access
• Empower FCU Branch and Remote ATMs
• Empower FCU Surcharge-Free Network (55,000+ AllPoint ATMs Nationwide at Specific Retailers.)

(Costs at non-Empower FCU ATMs/networks can vary depending on the ATM owner.)

### Wire Transfer Services
• Incoming Wires (Domestic)

### Card Services
• Debit & Credit Card