Education Credit Union
Branch Locations

I-40 Branch
4400 W Interstate 40
Amarillo, TX 79106

Hillside Branch
6201 Hillside
Amarillo, TX 79109

Operations Center
6203 Hillside
Amarillo, TX 79109

Plum Creek Branch
5500 Plum Creek Dr
Amarillo, TX 79124

45th & Virginia Branch
3615 SW 45th Ave
Amarillo, TX 79109

Canyon Branch
2100 4th Ave
Canyon, TX 79102

Bushland Branch
1801 S. FM 2381
Amarillo, TX 79124

EQUAL HOUSING LENDER

We do business in accordance with the Federal Fair housing Law and Equal Opportunity Act.

ESI Excess Share Insurance

NCUA

Your savings federally insured to at least $250,000 and backed by the full faith and credit if the United States Government. National Credit Union Administration, a U.S. Government Agency

Fee Disclosure

Education credit union

(806) 358-7777
Toll Free: (800) 687-8144
Fax: (806) 358-2207

All fees based on per item are per presentment.

FEE SCHEDULE

SHARE SAVINGS ACCOUNT	
Cashier/Teller Checks made Payable to third parties	$2.00/Each

CHECKING ACCOUNT	
Check Printing fee	Prices may vary depending upon style
	Harland Clarke and Whit-Co are Education Credit Union's approved check providers
Overdraft fee	$24.00/Item
NSF fee	$24.00/Item
Stop Payment fee	$28.00/Request
Interest Checking Maintenance fee	$6.00 per month if the minimum balance is not maintained
Interest Checking Excess Check fee	$0.10/Item for each check processed by us in excess of forty (40) during a monthly statement cycle
Golden Red Apple Checking Account Balance Below $100.00	$6.59/Month
Red Apple Checking Account Balance Below $100.00	$6.59/Month

MONEY MARKET	
After 6 withdrawals (per month)	$7.50 fee per withdrawal

SUPER MONEY MARKET	
After 3 withdrawals (per month)	$7.50 fee per withdrawal

TEMPORARY CHECK PRINTING	
First time	Free
Additional Temporary Check	$3.00/12

VISA DEBIT CARD	
Replacement fee	$5.00
Monthly Card fee	$0.00
Lost and Stolen (Merchant Recapture)	$50.00
Cashiers/Teller Checks made payable to third parities	$2.00 each

OTHER SERVICE FEES (applies to all accts)	
Account Reconciliation fee	$25.00 per hour (minimum ½ hour)
Account Research fee	$25.00 per hour (minimum ½ hour)
ATM Surcharge fee	Varies depending on machine used
Loan Payment via Debit Card	$5.00
Check Cashing Fee for Nonmember	Up to 3% of check amount
Check Hold Research fee	$5.00
Copy of Member Check fee	$3.00 per copy
Deposited item Return fee	$15.00 per item
Electronic Credit Card Payment	$10.00
Gift Check fee	$1.25
Items Sent for Collection fee	$3.00 per item
Legal Process fee	Set by Texas law
Lien/Levy/Garnishment/ Writ of Garnishment Processing Fee	$30.00 Plus any legal fees incurred by the credit union
Money order fee	$1.50 each
Reposession Processing	$250.00 per collateral
Returned Mail fee	$5.00
Statement Copy fee	$2.50 per copy on line $3.50 from microfilm
Stop Payment Corporate Credit Union Checks	$28.00
VINguard TM Auto Facts	$15.00 (if the vehicle is financed with ECU within sixty (60) days of the report the fee will be reimbursed)
Visa Preauthorized Stop Payment	$28.00
Wire Transfer Domestic (incoming) fee	$0.00 per transfer
Wire Transfer Domestic (outgoing) fee	$20.00 per transfer
Wire Transfer Foreign (incoming) fee	$0.00 per transfer
Wire Transfer Foreign (outgoing) fee	$20.00 plus correspondent fees per transfer

ELECTRONIC FUNDS TRANSFER	
ATM Fees	Non-sufficient funds fee $24.00
	Lost/Stolen (Merchant Recapture) fee of $50.00
VISA Debit Card Fees	Non-sufficient funds fee $24.00
	Lost/Stolen (Merchant Recapture) fee of $50.00
Preauthorized EFT Fees	Non-sufficient funds fee $24.00

eDOCS	
Monthly Fee	No fee

ONLINE DIGITAL DOCUMENTS	
Signing fee	No fee

WEB BILL PAYMENT	
Monthly fee	Free
Monthly fee with eDocs	Free
Monthly fee with Golden Apple Checking	Free
Stop Payment fee	$28.00
NSF fee	$24.00

eBRANCH	
Monthly fee	No fee
Money Management Monthly fee	No fee
Mobile Banking Monthly fee	No fee
External Account Funds Transfer/Person-to-Person fee	Per Transfer
Incoming	No fee
Outgoing	$2.50
Next Day (Outgoing)*	$5.00
NSF	$24.00 per item
Person-to-Person Stop Payment Fee	$28.00

$2,000.00 per day limit; $5,000 rolling day limit; Eligibility for Next Day Service and High limits over $2,000.00 must meet eligibility requirements as follows: Must have sent $1,000.00 or more in the prior 6 months, be a member in good standing, and have had **zero NSF's.*

SAFE DEPOSIT BOX	
Annual Rental	
Size	**Fee**
3 X 10	$24.00
5 X 10	$40.00
10 X 10	$72.00
Change of Lock fee	$25.00, plus any locksmith charges
Drilling of Box fee	$25.00, plus locksmith charges for drilling
Replacement Key fee (per pair)	$25.00

NCUA Does Not Insure Safe Deposit Box Contents

SHARE VALUE/MEMBERSHIP FEE	
Par value of one share	$5.00
Membership fee	$1.00 to open account $12.00 to reopen the second time within a 12 month period of closing the membership share account. $24.00 to reopen the third time within a 12 month period of closing the membership share account $24.00 to reopen the fourth time or more within a 12 month period of closing the membership share account

The rates and fees appearing with this Schedule or any other Schedule provided with this Disclosure are accurate as of the last interest declaration date indicated on this Truth-In-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.