



## Schedule of Fees

Account Information  
Effective August 1, 2011

### SAVINGS/SHARE ACCOUNTS

Savings/Share Accounts	Minimum Opening Deposit	Minimum Balance to Avoid Monthly Service Fee	Monthly Service Fee	Quarterly Withdrawal Limits	Excessive Withdrawal Fee	Monthly Transfer Limits
Regular Share	\$25.00	---	None	Three (3) withdrawals per quarter	\$5.00 per withdrawal	Six (6) per month
Alternate Savings	\$50.00	\$50.00	\$2.00	Three (3) withdrawals per quarter	\$5.00 per withdrawal	Six (6) per month
Advantage Club	\$100.00	\$1,000 in savings/CD or DIRECT DEPOSIT of payroll, retirement, or Social Security check.	None	Three (3) withdrawals per quarter	\$5.00 per withdrawal	Six (6) per month
Christmas Club	---	---	None	\$5.00 per withdrawal made prior to Nov 1st		Six (6) per month
Club Savings	---	---	None	Three (3) withdrawals per quarter	\$5.00 per withdrawal	Six (6) per month
CU Succeed	\$25.00	---	None	Three (3) withdrawals per quarter	\$5.00 per withdrawal	Six (6) per month
Scottie Savers	\$25.00	---	None	Three (3) withdrawals per quarter	\$5.00 per withdrawal	Six (6) per month

### CHECKING/SHARE DRAFT ACCOUNTS

Checking/Share Draft Accounts	Minimum Opening Deposit	Minimum Balance to Avoid Service Fee	Monthly Service Fee	Monthly Transfer Limits
Preferred Checking	\$100.00	None	None	None
Advantage Checking	\$100.00	\$1,000 in savings/CD or DIRECT DEPOSIT of payroll, retirement, or Social Security check.	None	None
Smart Checking	\$100.00	\$1,500.00	\$10.00	None
Business Checking	\$100.00	\$5,000.00	\$10.00	\$0.15 per transaction after 100 per month
Alternate Checking	\$250.00	Not Applicable	\$10.00	\$0.25 per debit
Campus Checking	\$50.00	None	None	None
CU Succeed Checking	\$50.00	None	None	Service Charge of \$5.00 if 10 or more withdrawals per month.
Direct Access Checking	\$250.00	Not Applicable	\$10.00	None
Organizational Checking	\$100.00	None	None	None

### MONEY MARKET ACCOUNTS

Money Market Accounts	Minimum Opening Deposit	Minimum Balance to Avoid Monthly Service Fee	Monthly Service Fee	Monthly Withdrawal Limits	Excessive Withdrawal Fee	Monthly Transfer Limits
Money Market Account	\$2,500.00	\$2,500.00	\$10.00	Three (3) check withdrawals	\$5.00 per withdrawal	Six (6) per month
Money Max Account	\$10,000.00	\$10,000.00	\$10.00	Three (3) check withdrawals	\$5.00 per withdrawal	Six (6) per month
Diamond Account	\$50,000.00	\$50,000.00	\$10.00	Three (3) check withdrawals	\$5.00 per withdrawal	Six (6) per month



Federally Insured by the NCUA



We do business in accordance with the Federal Housing Law and the Equal Credit Opportunity Act

Emory Alliance Credit Union  
1237 Clairmont Road, Decatur, GA 30030  
404.329.6415 [emoryacu.com](http://emoryacu.com)  
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Account Fees	
Membership Early Closure Fee if closed within six (6) months	\$25.00
Dormant Fee - after 12 months inactivity	\$5.00
NSF Fee	\$35.00/per item
Overdraft Privilege Fee	\$32.00/per item
Overdraft Transfer Fee	\$8.00/per item
Return Item Fee	\$30.00/per item
Stop Payment Fee	\$25.00/per item
Levy, Garnishment, Processing	\$75.00
IRA Rollover Fee	\$10.00

Audio Express/Online Banking	
Telephone Transfers	
Transfers thru Audio Response	Free
Transfers by an EACU Associate	\$10.00
Online Banking	Free
Bill Pay	15 free payments per month then \$0.60 per payment
Bill Pay ACH Debit NSF	\$35.00
Bill Pay Inactive User Fee	\$3.50 per month if inactive 30 days or more
External Transfers (From FI to FI)	Free

Business Accounts Only	
Night Deposit Bag	\$15.00 per bag
Night Deposit Processing	\$3.00 per bag
Rolled Coins - Deposit	\$ .10 per roll
Rolled Coins - Provided	\$ .10 per roll
Currency Ordered	\$ .25 per 100

Debit/ATM Card Related Fees	
Nonproprietary ATM Withdrawal	\$1.00 per transaction
Nonproprietary ATM Transfer	\$1.00 per transaction
Nonproprietary ATM Balance Inquiry	\$1.00 per transaction
Card Replacement Fee	\$10.00
International Transaction Fee	1% of Transaction
International ATM Withdrawal	\$1 + 1% Conversion Fee PLUS ATM Fee
Rush Card Fee	\$27.50
PIN Change	\$5.00 per request
PIN Reminder	\$2.00 per request

Statement/Document/Research Related Fees	
Account Research or Reconciliation Fee	\$25.00 per hour
Bad Address/Returned Statement Fee	\$5.00 per statement
Copy of Check	\$2.00 per check
Via E-statements/Personal Branch	Free
Copy of Statement	\$5.00 per statement
Via E-statements/Personal Branch	Free
Fax Service Fee - includes three (3) pages	\$5.00 (\$1 per add'l page)
FedEx Fee	\$20.00
Monthly Statements	
E-statements	Free
Paper Statements - checking accounts only (members age 62+ exempt from this fee)	\$3.00 per statement

Wire Transfer/Monetary Instrument Related Fees	
Domestic Wires	
Incoming	\$12.00 per wire
Outgoing	\$20.00 per wire
International Wires	
Incoming	\$15.00 per wire
Outgoing	\$40.00 per wire
Cashier's Check	
Payable to account owner	Free
Payable to Third Party	\$7.00 per check
For Non-Members	\$10.00 per check
Gift Checks or Gift Cards	\$4.00 per item
Money Orders	\$3.00 per item
Prepaid Debit Card	\$7.00
Temporary Checks	\$2.00 per page
Traveler's Checks - One or Two Signatures	2% per \$100
Foreign Items	
Foreign Exchange - per item plus costs incurred	\$12.00
Purchase Foreign Currency	\$15.00
Foreign Items sent for Collection	\$35.00