



Energy One

Federal Credit Union

Effective October 14th, 2022

| Account Type | Minimum Balance to Avoid Fee | Monthly Service Charge |
|---|--|--------------------------|
| Ownership Share | \$100 | \$2 if no other accounts |
| Student Savings | None | None |
| Kid's Cash Club | None | None |
| Money Market | \$2,500 | \$10 |
| Premier One Money Market | \$5,000 | \$10 |
| Premier One Checking | None | \$4.95 |
| Free One Checking | None | None |
| Fresh Start Checking | None | \$9.95 |
| Money Market E-Checking | \$10/non-electronic transaction item if balance is below \$5,000 | None |
| Student Checking | None | None |
| Savings, Checking or Money Market Account Fees | | |
| Ownership Share Withdrawal | First two per month free if other accounts held, \$2/withdrawal thereafter; \$2/withdrawal if no other accounts | |
| Check Printing | Cost varies depending on design | |
| Check Copy - Written | First two per month free, \$2/copy thereafter; Free online | |
| Check Copy - Deposited | \$2/copy | |
| Insufficient Funds (NSF) | \$29/returned item | |
| Courtesy Pay | \$29/paid item | |
| Stop Payment | \$29/request, \$10 to renew after six months | |
| Temporary Checks | \$1.50/set of three | |
| Overdraft Transfer from Deposit Account | \$2/transfer | |
| Dormant Account | \$5/month | |
| Escheatment | \$25/account | |
| Individual Retirement Account (IRA) Fees | | |
| Annual Fee | \$10/plan if balance < \$10,000 | |
| Closure Fee | \$25/plan | |
| Manual Billing | \$20 annually/plan | |
| ATM and Visa Check Card Fees | | |
| Standard ATM/Visa Debit Card | No charge | |
| Replacement ATM/Debit Card | \$10/card | |

Energy One Federal Credit Union

918-699-7100 1-800-364-3628

www.energyone.org



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| | |
|--|--|
| ATM Share Savings Withdrawals | \$2/withdrawal |
| ATM Checking Withdrawals – Fresh Start and Student Checking | First two per month free, \$2/withdrawal thereafter; Free at Energy One ATMs |
| ATM Checking Withdrawals – Free One and Premier One Checking | First five per month free, \$2/withdrawal thereafter; Free at Energy One ATMs |
| Balance Inquiry at Energy One ATM | \$0.50/inquiry |
| Balance Inquiry at Other ATM | \$1/inquiry |
| Debit Card Transaction | No charge |
| International Transaction or Withdrawal | 1.5% of transaction |
| Safe Deposit Box Fees | |
| 3X5 Box | \$20/annually |
| 5X5 Box | \$25/annually |
| 3X10 Box | \$32/annually |
| 5X10 Box | \$42/annually |
| 10X10 Box | \$80/annually |
| Safe Deposit Box Drilling | \$200/box |
| Safe Deposit Box Replacement Key | \$10/key |
| Other Service Fees | |
| TeleBank | No charge |
| Online Bank | No charge |
| E-Statements | No charge (last 12 months) |
| Bill Pay | No charge |
| Account Closure | \$25/account if open less than six months |
| Account Close/Re-open | \$25/account (same signers) |
| Account Inquiry | \$2/inquiry or history print-out; Free online |
| Funds Transfer | \$2/telephone transfer; Free online |
| Statement Copy | \$5/statement |
| Research/Reconciliation | \$20/hour, one hour minimum |
| Line of Credit Over-the-Limit | \$29/item |
| Overdraft Transfer from Loan | \$2/transfer |
| Insufficient ACH Transaction Originated by Energy One | \$29/returned item |
| Non-Member Check Cashing | \$10/check (restrictions apply) |

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|---|--|
| Non-Member Official Check Cashing | \$5/check |
| Official Check | \$5/check when payable to non-member |
| Incoming Wire Transfer | No charge |
| Outgoing Domestic Wire Transfer | \$30/wire |
| Outgoing International Wire Transfer (USD) | \$80/wire |
| Outgoing International Wire Transfer (Foreign Currency) | \$50/wire |
| Incoming Collection Item | \$15/item, collect for up to 10 days |
| Outgoing Collection Item | \$15/item |
| Foreign Collection Item | Varies based on transaction type and currency conversion |
| Returned Item Written by Member | \$29/item |
| Returned Item Written by Third-Party | \$15/item |
| Deposit/Mortgage Verification | \$10/transaction |
| Garnishment/Levy | \$25 |
| Returned Mail | \$10/returned statement |
| Visa Gift or Prepaid Card | \$3.50/card |
| Visa Prepaid Card Re-load | \$2.50/load |
| Medallion Stamp Guarantee | \$50/item |
| Notary Service (Members Only) | No charge |

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