



EnergyOne

CREDIT UNION

Effective January 20th, 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 Card	\$6/card	

Energy One Federal Credit Union

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

www.energyone.org

Effective January 20th, 2022

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