Member Fee Schedule

Effective Date 6/3/2024

EMPOWER FEDERAL CREDIT UNION

Fee Services

Deposit Services

Courtesy Pay	$15 each
Non-Sufficient/Uncollected Funds	$8 each
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