

Membership Share

Enrichment Fee Schedule

P.O. Box 883 201 S. Illinois Ave. Oak Ridge, TN 37831-0883 (865) 482-0045 • (800) 482-0049 enrichmentfcu.org

Effective: 08/02/2023 All fees subject to change.

\$15.00 (after 60 days)

Credit Union Membership

\$5.00 par value

Checking Account Fees

NSF	\$30.00 per item
Returned Item	\$30.00 per item (your personal check from another financial institution
Courtesy Overdraft Item	\$30.00 per item
Stop Payment	\$20.00 per request
Check Printing	Prices may vary depending upon style
eSpend Checking	**Hirst 3 months free (Free for anyone over the age of 65 Fee waived if 2 of 4 qualifications met: -\$15,000 in combined loans & deposits -15 debit/credit card transactions -Monthly deposit of \$500 or more -Enrolled in e-Statements)
Business Checking	balance of \$300 is not maintained
	\$0.05 /each deposited check after first 100 per month
Temporary Checks	First 8 checks free ; \$2.00 per sheet
Statement Fee	\$2.00 (on checking accounts opene after 08/30/15) fee waived if account receives e-statements

Other Service Fees

(applicable to all accounts)

Skip-A-Payment	
Remote Loan Payments	a calendar year)
Online through the website	•
Check or debit card by phone	
Account Research	15 minutes
Statement Copy	
Returned Statement Bad Address Deposited Item Return	
Personal	\$30.00 per item (your personal check from another financial institution)
Business	\$30.00 per item (any returned deposit item on your business account)
Credit Card Return Payment Fee	up to \$28.00
Foreign Items	\$35.00 (minimum, other fees or exchange rates may apply)
Wire Transfer	
(Outgoing domestic)	
(Outgoing non-domestic)	
Incoming Wire	
Gift Card Fee	
Travel Card Fee	
Travel Card Reload	
Money Order	
Replacement Debit/Credit Card	···\$5.00 (applies to lost card only)
Dormant Account	
Check Copy	\$1.00 per copy (first copy free)
Verification of Deposit	
Fax Transmission	
Each additional page	
Photocopy	\$0.10 (first ten (10) copies free)
Cashiers Check	\$1.00 per check (first 3 free each month)
Notary or Medallion Signature Guarantee	

Safe Deposit Box Fees

Annual Dantal

Late Renewal

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	Size:	Fee:
	3 x 5	\$17.00
	3 x 10	\$30.00
	5 x 10	\$45.00
	7 x 10	\$50.00
	10 x 10	\$65.00
	Drilling of Box	\$100.00
	Lost Key	\$15.00

Remote Access Services

Data Fone	No charge
Homebanking	No charge
Bill Payer Service	No charge
ATM Plus Transaction	No charge
Debit Card	No charge
ATM Card	No charge
Debit/Credit Card Rush	\$35.00 - \$50.00

Coin Machine Fees

MembersFree
Non-Members10% of total

The rates and fees appearing in this schedule are accurate and effective for the accounts as of the date you opened this account. If you have any questions or require current rate and fee information on your accounts please call the Credit Union.

