



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: 11/01/2024
All fees subject to change.

Credit Union Membership

Membership Share **\$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
Business Checking	\$3.00 per month if the minimum 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 opened after 08/30/15) fee waived if account receives e-statements

Other Service Fees

(applicable to all accounts)

Skip-A-Payment	\$35.00 per loan (only one skip in a calendar year)
Remote Loan Payments	
Online with debit card.....	\$10.00
Check or debit card by phone	\$10.00
Account Research	\$15.00 per hour, no charge first 15 minutes
Statement Copy	\$2.00 per copy (current month free)
Returned Statement Bad Address	\$5.00 per month
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)	\$15.00 per transfer
(Outgoing non-domestic)	\$40.00 per transfer
Incoming Wire	No charge
Gift Card Fee	\$2.50
Travel Card Fee	\$3.50
Travel Card Reload	\$2.00
Money Order	\$1.50 per item
Replacement Debit/Credit Card	\$5.00 (applies to lost card only)
Dormant Account	\$5.00 after three (3) years
Check Copy	\$1.00 per copy (first copy free)
Verification of Deposit	\$10.00
Fax Transmission	\$2.00 first page
Each additional page	\$1.00
Photocopy	\$0.10 (first ten (10) copies free)
Cashiers Check	\$1.00 per check (first 3 free each month)
Notary or Medallion Signature	No charge (members only)
Guarantee	

Safe Deposit Box Fees

Annual Rental

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
Late Renewal	\$15.00 (after 60 days)

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

Members	Free
Non-Members	10% 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.

