



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: 03/01/2019
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 (Package & Platinum Custom Checks at no charge)
Everyday Checking.....	\$3.00 per month if the minimum balance of \$300 is not maintained
Package Checking.....	\$6.00 per month if age 55 or older \$8.00 per month if under age 55
Platinum Checking.....	\$8.00 per month if the balance falls between \$9,999.99 and \$5,000.00 \$12.00 per month if the balance falls below \$5,000.00
Business Checking.....	\$3.00 per month if the minimum balance of \$300.00 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 eStatements

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/credit card.....	\$5.00
Check 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 (min. - 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
Money Order.....	\$1.50 per item
Replacement Debit/Credit Card.....	\$5.00 (applies to lost card only)
Dormant Account.....	\$5.00 after one (1) year, if balance \$5 or less and no sub-accounts
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 Guarantee.....	No Charge (members only)

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
Account to Account Transfers (DPX Pay)...	No Charge to receive monies \$2 to send monies
Person to Person Transfers (DPX Pay).....	\$1 per transaction

Coin Machine Fees

Members.....	First \$100 free and 5% charge on amount above \$100 (minimum charge \$1.00)
Non-Members.....	10% of total

The rates and fees appearing in this Schedule are accurate and effective for 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.

