

## 1. SAVINGS AND CHECKING ACCOUNTS

Account Service Fee Description	Fee Amount	Important Information
Research/Reconciliation (Per hour – ½ hour minimum)	\$15.00	N/A
Non-Sufficient Funds (NSF Item)	\$30.00	Check, ACH, Bill Pay, recurring debit card transaction, substitute check, or electronic item.
Courtesy Pay (Overdraft) Item Paid	\$30.00	Check, ACH, Bill Pay, recurring debit card transaction, everyday debit card transaction (if opted in) substitute check, or electronic item.
Stop Payment	\$25.00	N/A
Check Copies (Per item – Does not apply to substitute checks)	\$1.00	N/A
Inactive Account Maintenance Fee (1 year – No activity)	\$5.00/month	N/A

## 2. PERSONAL ACCOUNT OPTIONAL PRODUCTS

Account Service Fee Description	Fee Amount	Important Information
Ent Protect™	\$4.99/month	Identity protection product available only to Ent primary members that have an Ent personal checking account. Other qualifications apply, see full Terms and Conditions in Online Banking.

## 3. SAFE BOXES

Safe Box Dimension/Service	Fee Amount	Important Information
3" x 5" x 24"	\$15.00 annual	<b>NOTE:</b> Not all box sizes available at all locations. <b>The contents of Safe Boxes are not NCUA insured.</b>
5" x 5" x 24"	\$25.00 annual	
3" x 10" x 24"	\$30.00 annual	
5" x 10" x 24"	\$45.00 annual	
6" x 10" x 24"	\$50.00 annual	
7" x 10" x 24"	\$55.00 annual	
10" x 10" x 24"	\$65.00 annual	
Drill Fee	\$100.00	

## 4. NEGOTIABLE ITEMS

Item Description	Item Fee	Important Information
Merchant Check Exchange (Per item)	\$30.00	N/A
Foreign Item Collection fee – Incoming/Outgoing (Per item)	\$15.00	N/A

## 5. ATM AND VISA® DEBIT CARD TRANSACTIONS

Transaction Description	Fee Amount	Important Information
Rush Card – ATM, Visa Debit	\$50.00	N/A
Card Research (Per hour – ½ hour minimum)	\$15.00	N/A
Visa Foreign Currency Transaction Fee	1.00%	This transaction fee will be assessed to purchases made outside of the United States as well as to online purchases made within the United States, but the merchant is located outside of the United States.

**NOTE:** No Ent charged ATM fees at non-Ent ATMs. Does not include surcharge imposed by the owner (other than Ent) of the ATM.

## 6. LOAN FEES

Transaction Description	Fee Amount	Important Information
Skip-A-Pay Fee	\$25.00	N/A
Consumer Loan Payment Late Charge (Assessed after 10 days)	\$15.00	N/A
Telephone (live contact) Loan Payment Processing Fee (via debit card or ACH)	\$5.00	N/A
Debit Card Automated Loan Payment Fee (Using unauthenticated portal on Ent.com)	\$9.95	N/A
Loan Payment Coupon Book (Annual)	\$25.00	N/A
Home Equity Modification Fee	\$100.00	N/A
Home Equity Subordination Fee	\$150.00	N/A
Traditional Mortgage Modification Fee	\$1,000.00	Plus, recording fees.

## 7. MISCELLANEOUS TRANSACTIONS

Transaction Description	Fee Amount	Important Information
Additional Copy of Statement (per statement)	\$2.00	N/A
Outgoing Wire Transfer – Domestic	\$25.00	N/A
Outgoing Wire Transfer – International	\$55.00	N/A
Levies/Garnishments	\$100.00	N/A
Shared Service Network Usage Fee	6 Free/month; \$2.00 each thereafter	Service provider may charge additional fees.