

Schedule of fee services

Miscellaneous

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| Special deliveries, express mail (Airborne, UPS, FedEx) | actual costs plus \$4.00 |
| Wire transfers: outgoing (per wire) | |
| Domestic (inside U.S.) | \$30.00 |
| International (outside U.S.) | \$45.00 |
| Tracer | \$25.00 |
| Telephone confirmation | \$ 7.50 |
| Wire transfers: incoming (per wire) | \$10.00 |
| Account reconciliation/account research (1/2 hour minimum) | \$25.00 per half hour |
| Collection fee | \$50.00 (plus actual collection costs) |
| Money orders (each) | \$ 3.00 |
| On-Us check cashing fee (non-members) | \$ 5.00 |
| Process IRS levies, garnishment, attachment, child support | \$ 75.00 (plus actual costs) |
| Backup withholding (per transaction) | \$ 5.00 |
| Product reactivation fee ⁸ | \$ 25.00 |
| Incorrect TIN (EIN or SSN) | \$ 25.00 |
| Manual handling fee | \$ 5.00 |
| Account verification letter | \$ 10.00 |
| Activity printout (free online) | \$5 per month |
| Copies of statements (per period) | \$ 7.50 |
| Deposit bags | \$ 5.00 |
| Fax transmissions and receptions ⁹ | \$ 3.00 first page \$2.00 per subsequent page |
| Post office notification of incorrect address (per return after first notification) | \$ 15.00 |
| Reopen accounts within six months of closing | \$25.00 |

⁸Does not apply to credit card reactivations.

⁹Not associated with Everence business.

Negative balances

Members causing a negative balance in any of their accounts are responsible to pay all costs incurred by Everence in collecting such indebtedness or attorney's fees of 20 percent of the balance due or such greater amount as may be reasonable and just, including those costs, expenses, and attorney's fees incurred in an appellate proceeding. This is in addition to any fees listed in the fee schedule.

Complimentary services to our members

Everence Federal Credit Union provides the following services to our members free of charge.

Checking

- Initial order of checks (basic: one box, personal accounts only)

Credit/debit cards

- No monthly fee
- Online access to accounts

Miscellaneous

- Online banking
- Notary services (all offices)
- Overdraft protection line of credit
- Payroll deductions and auto loan payments
- Electronic bill payment
- Quicken/Quickbook download
- Club accounts
- Up to one free cashier's check every six months to member without a transactional account.



Everence offers credit union services that are federally insured by NCUA. Investments and other products are not NCUA or otherwise federally insured, may involve loss of principal and have no credit union guarantee.

2190520



Everence Federal Credit Union

Schedule of fee services Effective April 1, 2019

Everence Federal Credit Union schedule of fee services

Credit cards

| | |
|--------------------------------|-------------------|
| Late payment..... | \$ 25.00 |
| Second within 6 months..... | \$ 35.00 |
| Insufficient funds..... | \$ 25.00 |
| Second within 6 months..... | \$ 35.00 |
| Plastic card replacement..... | \$ 10.00 |
| Temporary credit increase..... | \$ 10.00 |
| Foreign transaction fee..... | 1% of transaction |

Debit cards

| | |
|--|-------------------|
| Account overdrawn ¹ | \$ 30.00 |
| Nonnegotiable item or empty envelope | |
| ATM deposit..... | \$ 30.00 |
| More than five ATM withdrawals per month | |
| (per withdrawal) ² | \$ 2.00 |
| Additional/reissue card..... | \$ 10.00 |
| Foreign transaction fee..... | 1% of transaction |

¹Assessed for day of occurrence. Deficient balance subject to reasonable collection costs. Charged on recurring POS transactions and business overdrafts.

²Additional costs may occur at ATMs not located at Everence branches.

Electronic bill payment (EBP)

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|---|----------|
| Monthly inactivity fee..... | \$ 5.00 |
| Returned check/member error..... | \$ 25.00 |
| Check copy..... | \$ 5.00 |
| Stop payment..... | \$ 25.00 |
| Cancel stop payment..... | \$ 10.00 |
| Research fee for items over eight months old..... | \$ 25.00 |

Automated Clearing House (ACH)

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|-----------------------------|------------------|
| ACH credit origination..... | \$ 3.00 |
| | (per occurrence) |

Savings, money market, checking, HSA, IRA

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|---|--|
| Insufficient funds ³ (returned, not paid)..... | \$ 30.00 |
| Courtesy pay (per item) ^{3, 7} (overdrawn but paid)..... | \$ 30.00 |
| Overdraft transfer from savings account (per transfer)..... | \$ 10.00 |
| Telephone transfers (free Online and AudioTeller)..... | \$ 2.50 |
| Negative balance (per week per suffix)..... | \$ 25.00 |
| Returned item less than \$500 (each)..... | \$ 20.00 |
| Returned item >= \$500 (each)..... | \$ 30.00 |
| Excessive withdrawals ⁷ : Savings accounts – more than six withdrawals per month (per item)..... | \$ 10.00 |
| Money markets – more than six checks or withdrawals per month (per item)..... | \$ 10.00 |
| Below minimum (\$2,500) for money market or (\$5,000) for indexed money market (per month) ⁷ | \$ 10.00 |
| Below minimum (\$1,000) for dividend checking (per month) ⁷ | \$ 10.00 |
| Below minimum (\$3,000) for business dividend checking (per month) ⁷ | \$ 15.00 |
| Check reorder..... | varies depending on style and/or product |
| Emergency/starter checks (minimum 4)..... | \$ 0.50 each |
| Check copies (per item) ⁴ | \$ 5.00 |
| Stop payment originated ³ | \$ 25.00 each/\$ 35.00 series |
| Cancel stop payment ³ | \$ 10.00 |
| Cashiers checks to member..... | \$ 5.00 |
| Third party cashiers check..... | \$ 8.00 |
| Foreign check deposit (per item) ⁵ | \$ 20.00 |
| Closing account within six months of opening (per account)..... | \$ 25.00 |
| Dormant account (no activity in prior 365 days) (per month)..... | \$ 10.00 |
| Investment HSA fee ⁶ | \$ 3/month |
| IRA/HSA transfer to another financial institution (per suffix)..... | \$ 50.00 (IRA)/\$ 25.00 (HSA) |

³Fees also apply to EBP and ACH items.

⁴No charge for check images obtained directly by member via Online Banking.

⁵Foreign currency cannot be accepted at any of our branches. This is in addition to any payor bank fees that are assessed by the foreign banks, and does not include foreign exchange differentials.

⁶See Everence HSA Disclosure Statement for details.

⁷Does not apply to Everence HSAs.

Loans

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|---|--|
| Amortization schedule..... | \$ 5.00 |
| Re-documentation fees (consumer)..... | \$ 10.00 |
| Re-documentation fees (real estate)..... | \$ 25.00 |
| Cancellation..... | costs incurred by Everence |
| Late payment: mortgage (15 days overdue)..... | .5% of scheduled payment (min. \$ 15; max. \$ 100) |
| Late payment: consumer (10 days overdue)..... | .5% of scheduled payment (min. \$ 15; max. \$ 100) |
| Rate/term refinance: no new money (consumer)..... | \$ 25.00 |
| Consumer loan modification..... | \$25.00 |
| Real estate loan modification..... | \$100 plus actual costs incurred by Everence |
| DMV processing fee/title lien fee..... | Actual costs |
| Partial mortgage release..... | \$200 plus actual costs incurred by Everence |
| Loan subordination..... | \$200 plus actual costs incurred by Everence |

Everence may waive certain loan fees under conditions set forth in our Loan Guidelines or at the discretion of management.