



Emblem

CREDIT UNION

Fee Schedule

Effective Date of this document is October 15, 2024

General Fees:

Returned Mail.....	\$2/item
Bad Address.....	\$5/month
Account Reconciliation/Research	\$15/hour
Note: Waived if Credit Union error	
VOD (Verification of Deposit).....	\$20
Cashier's Checks.....	\$2/each
Note: Limit of 3 checks issued per visit to teller window	
Check Copies.....	\$2/each
Account History Print Out.....	\$1/ page
Paper Statement Fee.....	\$3/month
(Waived for accounts with eStatements enabled. Waived for members under 18 years of age and over 65 years of age)	
Statement Copy	\$1/ page
Return Item Deposited or Cashed.....	\$15/item
Insufficient Funds	\$20/item
Note: Per Occurrence, including repeat presentments.	
Overdraft.....	\$20/item
Note: Per Occurrence, including repeat presentments.	
Stop Payment.....	\$20/item
Wire Transfers	
Domestic Incoming.....	\$10/transfer
Domestic Outgoing.....	\$20/transfer
International.....	\$35/transfer
Foreign Items.....	Actual Cost/item
Note: If over \$2,500, exchange rate adjustment may apply	
Legal Process	up to \$50/process
IRA Termination.....	up to \$50/account
Note: Assessed if IRA terminated by the Credit Union.	

Share Account Fees:

Below Par Value	\$1/month
Dormant Account.....	\$5/month

Note: Fees are subject to change. You may obtain an updated Fee Schedule at any time by visiting www.emblemcu.com, or by contacting your local branch location.

Money Market Fees:

Below Minimum Balance.....	\$10
Excessive Withdrawal Fee.....	\$10/item
Note: Over 6 Withdrawals	

Checking Account Fees:

Monthly Service Fee.....	\$10
Note: Applies to Basic business checking accounts and REset consumer checking accounts.	

Card Fees:

Replacement Card (Original Free, 1 st Replacement Free).....	\$10/each
Rushed Card Order	
Note: Waived if Credit Union error	
Two (2) day.....	\$30/each
Currency Conversion (VISA® fee).....	Up to 1% per transaction
Cross-Border Transaction (VISA® fee) Up to 1% per transaction	

Safe Deposit Box Fees:

Note: Available at Gadsden, Albertville, Anniston, & Oxford Branches

Annual Rental per Box	
3x5.....	\$17.50
5x5.....	\$22.50
3x10.....	\$25
5x10.....	\$40
7x10 (Oxford Branch Only).....	\$50
10x10.....	\$65
Drilling.....	Actual Cost
Lost Key.....	Actual Cost
Late Rental.....	\$5/month

State Laws & Jurisdiction/Venue: Unless this Agreement or expressly applicable law provides otherwise, the laws of the State of Alabama shall govern and control your agreements with us, including the interpretation of any terms or conditions or applicable jurisdiction or venue. For the purposes of jurisdiction and venue as explained in the Membership Account Agreement and Disclosures, the Credit Union's principal office is located in Etowah County in the State of Alabama.

Approved by the Board of Directors April 22, 2024.