evolve FCU Membership Levels

Product	Diamond Elite	Platinum	Plus	Basic
Rate Incentives Loans Rate Incentives CD Balance/Deposits	.25% off Loan Rate .25% added to CD Rates Loans/Shares > $75,000	.15% off Loan Rate .15% added to CD Rates Loans/Shares > $25,000	.10% off Loan Rate .10% added to CD Rates Loans/Shares > $5,000	Loans/Shares <$5,000
Pre-Paid Services Charges				
Cashier's Check	N/C	N/C	$3.00/each	$3.00/each
Gift Card	N/C	N/C	$3.00/each	$3.00/each
Service Charges				
Flat Monthly Account Fee	N/C	N/C	N/C	$9.00/month unless 15 debit or credit transactions are performed. ATM do not count - basic accounts only
Balance Inquiries by Phone	$5.00/each	$5.00/each	$5.00/each	$5.00/each
Teller Check Cashing	N/C	N/C	N/C	N/C
Teller Withdrawal	N/C	N/C	N/C	N/C
Teller Check/Cash Deposit	N/C	N/C	N/C	N/C
Statement Copy	$5.00/each	$5.00/each	$5.00/each	$5.00/each
Current Month Statement (printed copy)	$5.00/each	$5.00/each	$5.00/each	$5.00/each
Closed Account (less than 6 months)	$15.00/each	$15.00/each	$15.00/each	$15.00/each
Account With No Activity for 6 Months and that Fall Below Par Value	$15.00	$15.00	$15.00	$15.00
Dormant Account Fee Assessed at Time of Escheatment	$15.00/month	$15.00/month	$15.00/month	$15.00/month
Collection Item	N/C	N/C	$15.00/each	$15.00/each
Mailed Paper Stmt	N/C	N/C	$5.00 /each month	$5.00/each month
Stop Payment Order	N/C	N/C	$25.00/each	$25.00/each
Check Deposited Returned Unpaid - (1st Time)	N/C	N/C	$5.00/each	$5.00/each
Check Deposited Returned Unpaid (All Other Times)	N/C	N/C	$25.00/each	$25.00/each
Returned Mail	N/C	N/C	$5.00/per item	$5.00/per item
Verification of Deposit	N/C	N/C	$20.00/each	$20.00/each
Check Copy	N/C	N/C	N/C	$5.00/each
Notary of Acknowledgment for external documents only	N/C	N/C	$6.00 for first signature; $1.00 for each additional signature on the same document	$6.00 for first signature; $1.00 for each additional signature on the same document
Skip A Pay	$30.00/each	$30.00/each	$30.00/each	$30.00/each
Subsequent Action	$30.00	$30.00	$30.00	$30.00
Electronic Banking				
Reset Online Password	N/C	$2.00/each time (first two resets no costs)	$2.00/each time (first two resets no costs)	$2.00/each time (first two resets no costs)
Bill Pay	$6.00/month billed only if enrolled but not used	$6.00/month billed only If enrolled but not used	$6.00/month billed only if enrolled but not used	$6.00/month billed only if enrolled but not used
NSF/Overdraft				
Draft Insufficient Funds	$32.00/each	$32.00/each	$32.00/each	$32.00/each
ACH Insufficient Funds	$32.00/each	$32.00/each	$32.00/each	$32.00/each
Money Market				
Money Market Fee for Exceeding Withdrawal Limitations	$20.00/each	$20.00/each	$20.00/each	$20.00/each
Money Market Below Minimum Balance	$10.00/month	$10.00/month	$10.00/month	$10.00/month
Wire Transfers				
Outgoing Wire Transfer (Within the USA)	N/C	$5.00/each	$10.00/each	$15.00/each
ATM/Debit Card				
ATM Fee assessed for each Transaction at out of network ATMs	$4.00/each	$4.00/each	$4.00/each	$4.00/each
ATM Insufficient Fund Withdrawal	$32.00/each	$32.00/each	$32.00/each	$32.00/each
MasterCard Check Debit Card Replacement	$5.00/each	$5.00/each	$5.00/each	$5.00/each
Account Research				
Account Reconciliation	N/C	$10.00/hour	$20.00/hour	$20.00/hour
Legal Process Compliance	$20.00/hr incl. reproduction expenses	$20.00/hr incl. reproduction expenses	$30.00/hr incl. reproduction expenses	$30.00/hr incl. reproduction expenses
Overdraft Protection				
Overdraft Privilege	$32.00/each	$32.00/each	$32.00/each	$32.00/each
Loan				
Loan Late Fee (After 10 Days)	$25.00	$25.00	$25.00	$25.00
CD Early Withdrawal Penalty				
12 Month	90 days of interest	90 days of interest	90 days of interest	90 days of interest
24 Month	180 days of interest	180 days of interest	180 days of interest	180 days of interest
36 Month	270 days of interest	270 days of interest	270 days of interest	270 days of interest
48 Month	360 days of interest	360 days of interest	360 days of interest	360 days of interest
60 Month	450 days of interest	450 days of interest	450 days of interest	450 days of interest
Share				
Par Value of One Share	$15.00	$15.00	$15.00	$15.00
Balance Less Than Par Value of a Share	$10.00/month	$10.00/month	$10.00/month	$10.00/month
Business Account				
Business Account Fee	NO MINIMUM BALANCE $20.00/Month			

Membership Plan and New Fee Schedule Effective 1/1/2023