



**FIREFIGHTERS COMMUNITY**  
CREDIT UNION

# SCHEDULE OF FEES AND CHARGES

Effective October 2015

## Savings Account Fees

Close Account within 6 months	\$5.00
Savings Account Dormant	\$5.00/mo after one (1) year with no activity

## Checking Account Fees

Business Checking Min Balance	\$5.00/mo
NSF Item	\$28.00/item
Honor Item	\$28.00/item
Check Copy	\$2.00/item
Temporary Check (4 checks/sheet)	\$1.00/sheet
Counter Check	\$2.00/ea
Returned Item	\$28.00/deposit item/loan payment
Stop Payment	\$28.00/request
Overdraft Privilege	\$28.00/item
Check Printing	<i>Prices vary depending on style</i>

## Phone Transaction Fees

Check Withdrawal	\$1.00/check
Funds Transfer	\$1.00/transfer
Account Inquiries	\$1.00/inquiry
Loan Payments	\$1.00/payment
VISA Payments	\$1.00/payment

## Check Cashing Fees

Payroll or Personal Checks <sup>1,2</sup>	1.00% of the check amount, minimum \$5.00, maximum \$20.00
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<sup>1</sup> Waived for members under the age of 18.

<sup>2</sup> Waived for members with an active loan (including VISA) or active checking immediately preceding the transaction.



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## Other Service Fees (applicable to all accounts)

Account Reconciliation	\$25.00/hr
Account Research	\$25.00/hr
Statement Copy	\$5.00/stmt cycle
Wire Transfer (Incoming)	\$10.00/transfer
Wire Transfer (Outgoing)	\$20.00/transfer
International Wire Transfer (Incoming)	\$15.00/transfer
International Wire Transfer (Outgoing)	\$40.00/transfer
Certified Check	\$5.00/check
Money Order	\$2.00/each
Travelers Check	1/2% per amount purchased
Travelers Check for Two	1% per amount purchased
Incorrect Address	\$1.00/item
Legal Process (Restraining Order)	\$50.00
Money Market Excess Withdrawal <sup>3</sup>	\$10.00/item
ACH Origination	\$15.00/transaction
Automatic Transfer from Other Share	\$3.00/transfer
Business Coin/Currency Count	\$0.15/\$100.00, minimum of \$5.00
Child Support Process	\$5.00
IRA Transfer Out	\$25.00/transfer
Reissue/Void Corporate Check	\$5.00
Bill Pay Dormant	\$5.00/month, fee begins after the second (2nd) month of inactivity.

## ATM/VISA Check (Debit) Card Fees

ATM Transfer between Accounts	\$0.75 each
ATM Balance Inquiry	\$0.75 each
ATM/Debit NSF	\$28.00/item
Replacement Card	\$5.00/card
ATM Withdrawal/Debit (PIN) Transaction	\$0.75 each after eight (8) free per month

<sup>3</sup> Applies to fourth (4th) and subsequent transfers or withdrawals within each month.