

SCHEDULE OF FEES AND CHARGES



Effective March 1, 2018	SERVICE	FEE
Account	Account Reconciliation	\$25.00 per hour
	Account Research	\$25.00 per hour
	Automatic transfer from other share <i>(service must be in place prior to transaction)</i>	\$5.00
	Child Support Order	\$5.00
	Close Account within 6 months	\$5.00
	Dormant Account ¹ (if no activity after 6 months)	\$10.00 per month
	Incorrect Address	\$5.00 per month
	Legal Process	\$50.00
	Money Market Excess Withdrawal (after 3 per month)	\$10.00
	Returned Deposit/Loan Payment Item	\$30.00
	Statement Copy (full or partial)	\$5.00 per statement cycle requested
ATM ATM/Debit Card	ATM Deposit	\$.00
	ATM Inquiry	\$.75
	ATM POS Credit/Signature or Debit PIN	\$.00
	ATM Surcharge	\$3.00
	ATM Transfer	\$.00
	ATM Withdrawals (over 8 per month)	\$1.50
	ATM/Debit Card NSF	\$30.00
	ATM/Debit Card Replacement	\$10.00
Bill Payer	Bill Payer Inactivity (after 2 months of inactivity)	\$5.00 per month
	Bill Payer NSF	\$30.00
Business Accounts	Business Checking (if \$2500 balance is not maintained)	\$5.00 per month
	Business Coin/Currency Count	5% of total transaction
Checks/ACH	ACH Origination	\$15.00 per request
	Certified Check	\$5.00
	Copy of Check	\$5.00
	Counter Check	\$2.00
	Honor Check/ACH	\$30.00
	Reissue/Void Counter Check or Money Order	\$5.00
	Returned Check/ACH for NSF	\$30.00
	Starter/Temporary Checks	\$5.00 per sheet
	Stop Payment	\$30.00
Electronic Cash Management Payments made via credit/debit card from another financial institution	Pay by Phone/In Branch	\$15.00
	Online/Website	\$10.00

(continued on back)

	3 x 5	\$25.00 annually
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Safe Deposit Box	3 x 10	\$40.00 annually
	5 x 10	\$60.00 annually
	10 x 10	\$120.00 annually
	60-Days Late	\$10.00
	Drill Box and Lock Replacement Cost	\$200.00
Visa Credit Card	Foreign Transaction	1% of transaction amount
	Late Payment	\$25.00
	Over Limit	\$25.00
	Returned Payment	\$25.00
	Replacement	\$10.00
Visa Gift Card	Purchase	\$3.50
	Replacement	\$5.00
Wires	Domestic-In	\$10.00
	Domestic-Out	\$25.00
	International-In	\$15.00
	International-Out	\$50.00
Other Services	Check Deposited/Cashed for Member ²	1% of check; minimum \$5.00; maximum \$20.00
	Check Cashed for Non-Member/3 rd Party	5% of check; minimum \$15.00; maximum \$100.00
	Coin Counting ²	5% of total transaction
	IRA Transfer or Rollover Distribution	\$25.00
	Money Order (max \$1000.00)	\$2.00
	ODP (each occurrence)	\$30.00
	Skip-A-Pay (per skipped payment)	\$30.00
	Teammate Assisted Telephone/Chat (i.e. inquiry, payment, transfer or check withdrawal)	\$2.00 per assist
	Traveler's Checks	½ of 1% of amount purchased
	Traveler's Checks with 2 signatures	1% of amount purchased

There are many ways to avoid these fees! If you have questions or concerns, please contact a friendly FFCCU teammate.

¹ Waived for members under the age of 18.

² Waived for members under the age of 18 or if member has an active loan (including VISA), or an active checking immediately preceding the transaction.

