

SCHEDULE OF FEES AND CHARGES



Effective June 29, 2020	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 <i>(if no activity after 6 months)</i>	\$10.00 per month
	Incorrect Address	\$5.00 per month
	Legal Process	\$50.00
	Money Market Excess Withdrawal <i>(after 3 per month)</i>	\$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
ATM Inquiry		\$.75
ATM POS Credit/Signature or Debit PIN		\$.00
ATM Surcharge		\$3.00
ATM Transfer		\$.00
ATM Withdrawals		\$1.50 (after 8 free per month) ²
ATM/Debit Card NSF		\$30.00 per item, per presentment
ATM/Debit Card Replacement		\$10.00
Bill Payer	Bill Payer Inactivity <i>(after 2 months of inactivity)</i>	\$5.00 per month
	Bill Payer NSF	\$30.00
Business Accounts	Business Checking <i>(if \$2500 balance is not maintained)</i>	\$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 per item
	Reissue/Void Counter Check or Money Order	\$5.00
	Returned Check/ACH for NSF	\$30.00 per item, per presentment
	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

Safe Deposit Box	3 x 5	\$25.00 annually
	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 ³	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, Closure*	\$25.00 (*within the first 6 mths. of open date)
	Money Order (max \$1000.00)	\$2.00
	ODP (each occurrence)	\$30.00 per item
	Skip-A-Pay (per skipped payment)	\$30.00
	Teammate Assisted Telephone/Chat (i.e. inquiry, payment, transfer or check withdrawal)	\$2.00 per assist

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 Other financial institutions or ATM networks may charge a surcharge fee for using their ATMs.

³ 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.



AMERICAN SHARE INSURANCE

Your savings insured to \$250,000 per account. By members' choice, this institution is not federally insured. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.