

# 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 (service must be in place prior to transaction)	\$5.00
	Child Support Order	\$5.00
	Close Account within 6 months	\$5.00
	Dormant Account <sup>1</sup> (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
ATM Inquiry		\$.75
ATM POS Credit/Signature or Debit PIN		\$.00
ATM Transfer		\$.00
ATM Withdrawals		\$1.50 (after 8 free per month) <sup>2</sup>
ATM/Debit Card NSF		\$30.00 per item, per presentment
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 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 <sup>3</sup>	1% of check; minimum \$5.00; maximum \$20.00
	Check Cashed for Non-Member/3 <sup>rd</sup> Party	5% of check; minimum \$15.00; maximum \$100.00
	Coin Counting <sup>3</sup>	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.

<sup>1</sup> Waived for members under the age of 18.

<sup>2</sup> Other financial institutions or ATM networks may charge a surcharge fee for using their ATMs.

<sup>3</sup>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.