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# Schedule of Fees and Charges

## Savings Account Fees

- ❖ Holiday Club Withdrawal \$10.00 per withdrawal (balance is automatically transferred to your savings on November 15<sup>th</sup>)
- ❖ Money Market Minimum Balance \$30.00 per month if balance goes below \$2,500.00 during the month
- ❖ Money Market Excess Withdrawal \$30.00 per withdrawal after three (3) in any month
- ❖ SmartSaver Savings Monthly Maintenance \$25.00 per month (waived if a minimum \$50.00 deposit is made into the account each month)
- ❖ Reg D Excess Transaction \$29.00 per occurrence

## Checking Account Fees

- ❖ Non Sufficient/Uncollected Funds \$32.00 per returned item
- ❖ Overdraft Privilege Usage Fee \$29.00 per paid item
- ❖ Stop Payment \$32.00 per request
- ❖ Check Printing Prices vary by style
- ❖ Automatic Transfer from Savings \$7.50 per transfer
- ❖ Check Copy \$5.00 per copy
- ❖ Daily Overdraft \$5.00 per day
- ❖ Duplicate or Interim Statement \$5.00 per statement
- ❖ Non-Member Check Cashing \$10.00 per item
- ❖ Shift Up Monthly Maintenance \$30.00 per month if the balance falls below \$1000.00 during any month
- ❖ Easy Checking Monthly Maintenance \$10.00 per month if the balance falls below \$0.00 during any month
- ❖ Amazing Checking Minimum Balance \$9.00 per month if the balance falls below \$25,000 during any month
- ❖ Rewards Checking Minimum Balance \$12.00 per month if the balance falls below \$1,500 during any month
- ❖ Club55 Checking Monthly Maintenance \$9.00 per month if the balance falls below \$500 and the minimum age requirement is not met during the month
- ❖ Gen Y Extreme Checking Monthly Maintenance \$9.00 per month if the balance falls below \$100.00, but is not negative and 4 debit card POS transactions are not made during any month; \$10.00 per month if the balance falls below \$0.00 during any month
- ❖ Cuenta Corriente Americana Monthly Maintenance \$5.00 per month if the balance falls below \$100.00; \$10.00 per month if the balance falls below \$0.00 during any month
- ❖ Fresh Start Checking Monthly Maintenance \$20.00 per month if the balance falls below \$200.00, but is not negative and a minimum deposit of \$25.00 is not made to the Savings account during any month; \$10.00 per month if the balance falls below \$0.00 during any month
- ❖ Cornerstone/Advantage Gold Checking Monthly Maintenance \$9.00 per month if combined minimum balance\* and direct deposit requirement is not met
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- ❖ Shift Up Monthly Maintenance \$30.00 per month if the balance falls below \$1000.00 during any month
- ❖ Pinnacle Checking Monthly Maintenance \$9.00 per month if the balance falls below \$1500.00 during any month

## Other Services Fees (applicable to all accounts)

- ❖ Account Research \$25.00 per hour or fraction thereof
- ❖ Account History Printout \$0.50 per page
- ❖ Inactivity \$5.00 per month after one (1) year
- ❖ Money Order \$2.00 per money order
- ❖ Wire Transfer (outgoing Domestic) \$25.00 per transfer
- ❖ Wire Transfer (outgoing International) \$ 40.00 per transfer
- ❖ Wire Transfer (incoming) \$10.00 per transfer
- ❖ Returned Item - deposited, cashed or loan payment \$10.00 per item
- ❖ Bad Address \$15.00 per month/per account
- ❖ Service Center/Shared Branch Transaction Fee \$2.00 per transaction Conducted at a Service Center/Shared Branch location
- ❖ Debit/POS Transaction Fee \$2.00 per transaction

## Other Services Fees

- ❖ Account Closure \$30.00 per account if closed within 6 months of opening
- ❖ Official Check Stop Payment \$30.00 per check plus provide insurance
- ❖ Official Check \$5.00 per check
- ❖ Set Up/Convert Account to Living Trust \$10.00 per account
- ❖ Account Transcripts \$0.50 per item \$10.00 minimum charge
- ❖ Incoming/Outgoing Collections \$25.00 per item
- ❖ IRS Mandated Withholding \$20.00 per set up
- ❖ Restraining Notice/Levy \$100.00 per service
- ❖ Telephone Transaction \$2.00 per telephone transaction exceeding ten (10) times per calendar month\*\*
- ❖ Statement of Balance Letter \$5.00 per letter
- ❖ IRA Trustee to Trustee Transfer (outgoing) \$25.00 per transfer
- ❖ Credit Card Deposit \$29.00 per deposit
- ❖ IRA Monthly Maintenance \$25.00 per month (charged on IRA account with balances less than \$350.00 and no other deposit relationship)

\*\*This fee does not apply to walk in transactions. Account balances and transfers can be done at no charge through our Online Banking, Mobile App, ATM or Audio Teller.

## ELECTRONIC FUNDS TRANSFER FEES

- ❖ Electronic Transfer Reject (debit) \$29.00 per item
- ❖ Electronic Transfer Stop Payment \$29.00 per origination

## ATM SERVICES

- ❖ ATM/Debit Card Pin Replacement \$5.00 per request
- ❖ ATM/Debit/Credit Card Replacement \$10.00 per card
- ❖ ATM Deposit Discrepancy \$5.00 per deposit
- ❖ Foreign ATM Transaction (withdrawal/Transfer/Inquiry at Non FCFCU ATM) \$2.00 per transaction
- ❖ Denied ATM Withdrawal (NSF/Uncollected) \$2.00 per denial
- ❖ Overdraft Privilege Usage Fee - ATM/Debit/POS \$29.00 per transaction paid on Insufficient/Uncollected

## BILL PAYMENT SERVICE FEES

- ❖ ACH Debit Nonsufficient Funds \$32.00 per returned item
- ❖ Overdraft Privilege Usage Fee- ACH Debit \$29.00 per paid item
- ❖ Stop Payment and Reissue \$17.50 per item
- ❖ Overnight Delivery \$17.50 per item

## SHARE VALUE

- ❖ Par Value of One Share \$5.00

The rates appearing in this Schedule are accurate as of the Effective Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.