



FCCU Fee Schedule

Effective September 9, 2020

Account Fees- Below Minimum Balances	Fee Amount
Dividend Checking <i>(if balance falls below \$1,000 at any time)</i>	\$5 per month plus \$0.25/check
Account Fees- Early Closures	
Account Closing Fee <i>(Regular savings account closed by member within 90 days of opening)</i>	\$15.00
Christmas Club Early Withdrawal Fee <i>(No fee October 1st – January 15th)</i>	\$2.00/draw
IRA Early Closing Fee <i>(within one year)</i>	\$25.00
Saver's Sweepstakes Early Withdrawal Fee <i>(account closure after 3 withdrawals)</i> <i>(no fee January 1st – January 31st)</i>	\$10.00/draw <i>(max 2)</i>
Account Services	
Abandoned Account Fee	\$5.00/month
Account Forced Closure Fee	\$25.00
Account Reconciliation/Research	\$15.00/hour
ACH Origination <i>(one-time)</i>	\$5.00
Bill Pay Inactivity Fee <i>(applies after 60 days of inactivity)</i>	\$5.00/month
Cashier's Check <i>(Member/Non-Member)</i>	\$2.50/\$4.00
Check Cashing Fee- Members <i>(Only applies to members who do not have \$100 in any combination of accounts or a loan with a balance greater than \$100)</i>	The greater of \$3 or 1% of check amount
Check Cashing Fee- Non-Members <i>(on-us check not included)</i>	\$5.00
Check Copies	\$2.00 each
Collection Item	\$5.00
Current Month Account Printout	\$1.00 each
Foreign Drafts in U.S. Dollars	\$15.00
Foreign Drafts in Foreign Funds	\$20.00
Foreign Currency Orders	\$20.00
Hemp/CBD Account Application Fee	\$250.00
-Annual Fee	\$100.00
Notary and Signature Guarantee (non-members only)	\$0.50
NSF Charge <i>(per presentment, checks and ACH)</i> <i>(Overdrafts paid or returned, applies to all checking and savings accounts)</i>	\$20.00/presentment
Overdraft Protection -From Savings/Checking <i>(per transfer)</i>	\$4.00/transfer
-From Kwik-Cash <i>(\$100 automatic loan draw)</i>	\$4.00/draw
Paper Statement	\$2.00/month
Online/Telephone Payments <i>(Credit/Debit/ACH Loan Payments)</i>	\$10.00/payment



FORT COMMUNITY CREDIT UNION

Account Services (continued)	
Returned Cancelled Check Images (<i>pick up only</i>)	\$3.50
Returned Deposit Item	\$5.00 each
Statement Copies	\$2.00 each
Stop Payment	\$23.00
Telephone Transfers/Balance Inquiries (<i>3 or more per month (combined)</i>)	\$2.00 each
Card Services	
Credit Card Cash Advance Fee (<i>non FCCU cards</i>) (<i>VISA, MC or Discover accepted</i>)	\$5.00
Credit Card Replacement Fee (<i>VISA</i>)	\$5.00
Debit Card Courtesy Pay (<i>must opt-in</i>) (<i>max \$24/day</i>)	\$12.00/item
Debit Card Replacement/Instant Issue Fee (<i>Mastercard</i>)	\$4.95
Debit Card Inactivity Fee	\$1.00/month
Coin Processing Fees	
Coin Counting (<i>non-member</i>)	1% of total
Safe Deposit Box Rental Fees	
3 x 5 box	\$14.00
3 x 10 box	\$37.00
5 x 10 box	\$42.00
10 x 10 box	\$62.00
Loss of Safe Deposit Key (one)	\$11.00
Loss of Safe Deposit Key (two)	\$150 minimum
Safety Deposit Late Fee	\$10.00
Wire Transfers (Members Only)	
Incoming	\$10.00
Outgoing	\$20.00
International	As high as \$75.00
Western Union Money Order	\$36.00
International ACH	\$20.00
General Services	
Fax Services	
-Receiving	\$1.00/page
-Sending	\$2.00/page
Garnishment/Levy	\$30.00
Photocopies (<i>first 4 free</i>)	\$0.50/page
Returned Mail Fee	\$2.50 per occurrence
Rolled Coin	\$0.10/roll
VISA Gift Card (<i>Member/Non-Member</i>)	\$3.95/\$4.95