



FCCU Fee Schedule

Effective September 1, 2018

| 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 |
| 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 -Member | \$2.50 |
| -Non-member | \$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 |
| Notary and Signature Guarantee (non-members only) | \$0.50 |
| NSF Charge <i>(per item, checks and ACH)</i> <i>(Overdrafts paid or returned, applies to all checking and savings accounts)</i> | \$20.00 |
| Overdraft Protection -From Savings <i>(per transfer)</i> | \$4.00 |
| -From Kwik-Cash <i>(\$100 automatic loan draw)</i> | \$4.00/draw |
| Paper Statement | \$2.00/month |
| Personal Money Orders -Member | \$2.00 |
| -Non-member | \$3.00 |



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 |
| 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>FCCU VISA or MC</i>) | \$4.95 |
| Debit Card Courtesy Pay (<i>must opt-in</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% |
| 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 |
| Returned Mail Fee | \$2.50 per occurrence |
| Rolled Coin | \$0.10/roll |
| VISA Gift Card | |
| -Member | \$3.95 |
| -Non-Member | \$4.95 |