

SERVICE	DETAIL	FEE	HOW TO PREVENT FEE
<b>ACCOUNTS</b>	Analysis Checking		
	Credits	\$0.25 per credit	
	Debits	\$0.15 per debit	
	Deposited item	\$0.15 per item	
	Draft change	\$0.15 per item	
	Activity Printout	\$1 per copy	
	Auto transfer/Overdraft protection	\$2 per occurrence	
	Deposit correction	\$3 per occurrence	
	Dormant account	\$7.50 per month	
	Early account closure	\$5 per occurrence	
	Garnishment	\$50 per occurrence	
	Image copy	\$1 per copy	
	Research/reconciliation (1 hour minimum)	\$25 per hour	
	Statement copy	\$1 per copy	
	Tax levy	\$50 per occurrence	
Undeliverable mail	\$3 per item		
<b>ACH</b>	Non-recurring origination (1 time)	\$15 per occurrence	Set up recurring ACH
	Return	\$32 per item	
	Stop payment	\$30 per transaction	
<b>ATM</b>	Foreign ATM not owned by FFCU		CU Here & Allpoint ATMs are <b>free</b>
	Transaction	\$1 per transaction	
	Transaction denied	\$0.50 per transaction	
<b>AUTOBOOKS</b>	Autobooks accounting, invoicing, and payment services ♦	\$20 per month	1st 60 days are <b>free</b>
<b>CHECKS</b>	Check Cashing for non-members	\$3 per item	250 items scanned <b>free</b>
	Counter Check	\$1 per item	
	Money order	\$1 per item	
	Official checks	\$5 per check	
	Business Remote Deposit Capture-Desktop Scanner	\$35 per month, \$0.08 per item over 250 items scanned in a month	
	Business Remote Deposit Capture-Mobile	<b>No Fee</b>	
	Stop payment	\$30 per item	
<b>CURRENCY</b>	Cash purchase (coin roll)	\$0.25 per roll	
	Cash purchase (currency strap)	\$1 per strap	
	Coin deposit	\$2 per \$1000	
	Currency deposit	\$2 per \$1000	
<b>DEBIT &amp; CREDIT CARDS</b>	Card replacement	\$10 per occurrence	1st occurrence is <b>free</b>
<b>MONEY MARKET SAVINGS</b>	Monthly maintenance fee	\$10 per month	ADB of \$5,000
<b>NON-SUFFICIENT FUNDS</b>	Paid via check, ACH, or Bill Pay	\$32 per item	
	Returned Check	\$32 per item	
	Returned deposit item - for-profit accounts	\$10 per item	
	Returned deposit item - non-profit accounts	\$2 per item	
<b>QUICK PAY</b>	\$1 - \$300 initiated online	\$5 each	
	\$301 - \$1000 initiated online	\$7 each	
	\$1 - \$300 employee assisted	\$9 each	
	\$301 - \$1000 employee assisted	\$12 each	
<b>SAFE DEPOSIT BOX</b>	3 x 5 size	\$25 per year	
	5 x 5 size	\$35 per year	
	3 x 10 size	\$40 per year	
	5 x 10 size	\$60 per year	
	10 x 10 size	\$100 per year	
<b>SWEEPS</b>	Loan sweep	\$75 per month	
	Loan & overnight Money Market Account sweep	\$125 per month	
	Overnight Money Market Account sweep	\$75 per month	
<b>WIRE TRANSFERS</b>	Incoming domestic	\$15 per transaction	
	Outgoing domestic online/assisted	\$20/\$25 per transaction	
	Incoming international	\$20 per transaction	
	Outgoing international	\$45 per transaction	

The fees and charges listed above may be assessed against your business account(s) at the Credit Union. Fees may reduce earnings on your account. Please refer to the Agreements and Disclosures for further information.

Federally insured by NCUA.

SERVICE	DETAIL	FEE	HOW TO PREVENT FEE
<b>BUSINESS CHECKING</b>	Monthly Maintenance Fee	<b>\$10</b>	Sign up for Merchant Services <i>or</i> Maintain a \$10,000 account balance <i>or</i> Maintain a \$25,000 relationship balance (loans & deposits) under one membership
	Transaction Fee	<b>\$0.25</b> per item over 500 items	First 500 items are free
	Cash Services	<b>\$2</b> per \$1000 after \$10,000	Up to \$10,000 in cash free per month
	Business Remote Deposit Capture-Desktop Scanner Business Remote Deposit Capture-Mobile	<b>\$35</b> per month <b>No Fee</b>	Combined ADB of \$100,000 or more on loans & deposits <i>AND</i> \$5000 in monthly deposited checks
	Eligible Entity Types		Partnerships, Limited Partnerships, LLC & Corporations
<b>SIMPLE CHECKING</b>	Monthly Maintenance Fee	<b>No Fee</b>	
	Transaction Fee	<b>\$0.25</b> per item over 250 items	First 250 items are free
	Cash Services	<b>\$2</b> per \$1000 after \$5,000	Up to \$5,000 in cash free per month
	Business Remote Deposit Capture-Desktop Scanner Business Remote Deposit Capture-Mobile	<b>\$35</b> per month <b>No Fee</b>	Combined ADB of \$100,000 or more on loans & deposits <i>AND</i> \$5000 in monthly deposited checks
	Eligible Entity Types		Organizations, Sole Proprietorships, Estates, Trusts & Associations
<b>NON PROFIT CHECKING</b>	Monthly Maintenance Fee	<b>No Fee</b>	
	Transaction Fee	<b>No Fee</b>	
	Cash Services	<b>\$2</b> per \$1000 after \$10,000	Up to \$10,000 in cash free per month
	Business Remote Deposit Capture-Desktop Scanner Business Remote Deposit Capture-Mobile	<b>\$35</b> per month <b>No Fee</b>	Combined ADB of \$100,000 or more on loans & deposits <i>AND</i> \$5000 in monthly deposited checks
	Eligible Entity Types		Non Profits
<b>ANALYSIS CHECKING</b>			<b>Fees on Analysis Checking offset with Earnings Credit*</b>
	Monthly Maintenance Fee	<b>\$20</b>	
	Transaction Fee	See "Analysis Checking" on the Current Business Fee Schedule (pg.1)	See "Analysis Checking" on the Current Business Fee Schedule (pg.1)
	Cash Services	<b>\$2</b> per \$1000	
	Business Remote Deposit Capture-Desktop Scanner Business Remote Deposit Capture-Mobile	<b>\$35</b> per month <b>No Fee</b>	
	Eligible Entity Types		Partnerships, Limited Partnerships, LLC & Corporations

\*Other fees may apply to account based on account activity and other services provided. Please see Business Fee Schedule-pg 1 for more details.