

SERVICE	DETAIL	FEE	HOW TO PREVENT FEE
ACCOUNTS**	Checking Accounts	See page 2	
	High Yield Savings	\$10 per month	ADB of \$5,000
	Money Market Accounts	\$10 per month	ADB of \$5,000
	Share-only account	\$5 per month	See footnote <sup>1</sup>
	Overdraft transfer from Savings	\$2 per occurrence	
	IRA transfer	\$30 per account	
	Dormant account	\$7.50 per month after 1 year inactivity	Use account at least once per calendar year.
	Early account closure	\$5 per account	Keep account open within 1st 90 days.
	Escheat administration fee◆	\$50 per occurrence when amount to be escheated is \$100 or more◆	Use account at least once per year to avoid dormancy. Prolonged dormancy may result in funds escheated.
	Re-opening of closed account	\$5 per account	
Research/reconciliation	\$25 per hour		
Return address	\$5 per occurrence		
Statement copy/history	\$2 per statement	Sign up for e-statements	
ACH**	Non-recurring origination (1 time)	\$15 per occurrence	Set up recurring ACH
	Return	\$32 per item	
	Stop payment on ACH	\$30 per transaction	
ATM**	Foreign ATM not owned by FFCU		CULIANCE, Moneypass & Allpoint ATMs <b>free</b>
	Transfer	\$1 per transaction	
	Transaction denied	\$0.50 per transaction	
Withdrawal	\$1 per transaction		
CHECKS**	Check cashing for non-members	\$5 per item	
	Copy of check	\$1 per check	
	Money order	\$3 per item	
	Cashier's checks	\$10 per check	
	Return check	\$32 per return	
	Returned deposit item	\$5 per return	
	Stop payment on check	\$30 per transaction	
Temporary checks	\$2 per set of 4		
DEBIT & CREDIT CARDS**	Card replacement	\$10 per occurrence	1st occurrence is <b>free</b>
LEGAL PROCESS**	Garnishment, levy, restraining order, writ of attachment, subpoena or other legal process if served	\$50 per occurrence	
MORTGAGE**	Modification of 2nd mortgage	\$150 per transaction	
	Mortgage verification	\$10 each	
	Subordination mortgage	\$150 per transaction	
NON-SUFFICIENT FUNDS**	Paid via check, ACH, or Bill Pay	\$32 per item	
	Paid via debit card \$0.01 - \$4.99	<b>free</b>	
	\$5.00 - \$9.99	\$5 per item	
	\$10.00 - \$19.99	\$12 per item	
	\$20.00 - \$29.99	\$22 per item	
\$30.00 or higher	\$32 per item		
QUICK PAY**	\$1 - \$300 initiated online	\$5 each	
	\$301 - \$1000 initiated online	\$7 each	
	\$1 - \$300 employee assisted	\$9 each	
	\$301 - \$1000 employee assisted	\$12 each	
SAFE DEPOSIT BOX**	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	
TELEPHONE SERVICE**	Attendant assisted inquiries/transactions	Free 1-5 per month \$2 per service - 6 or more per month	Do not use more than 5 times per month <u>or</u> use automated telephone or mobile app
WIRE TRANSFERS**	Incoming domestic	\$15 per transaction	
	Incoming international	\$20 per transaction	
	International bank account number research	\$15 per transaction	
	Outgoing domestic	\$25 per transaction	
	Outgoing international	\$45 per transaction	

<sup>1</sup>Must have more than one share account or an active loan or are less than 24 years of age or the share account must have an ADB of \$1,000 or more or the share account must have ACH deposits of at least \$500 in the last 60 days or you are joint owner on another account that have ACH deposits of at least \$500 in the last 60 days or combined share ADB and loan balances are greater than \$2,500.

\*\*Fees are waived for accounts with fully active Private Banking Status.

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

SERVICE	DETAIL	FEE	HOW TO PREVENT FEE
CHECKING ACCOUNTS*	Freedom Cash™	\$9 per month \$2 paper statement fee per month	Minimum \$1,000 Direct Deposit Sign up for e-statements
	Freedom Stash™	\$9 per month \$2 paper statement fee per month	Minimum \$1,000 Direct Deposit Sign up for e-statements
	Freedom Private Stash	\$9 per month	Minimum \$1,000 Direct Deposit
	Freedom Checking	\$2 paper statement fee per month	Sign up for e-statements
	Optimum Checking*	\$10 per month \$2 paper statement fee per month	ADB of \$1,000 Sign up for e-statements
	Index Checking*	\$10 per month \$2 paper statement fee per month	ADB of \$25,000 Sign up for e-statements
	TECH Express Checking**	\$2 paper statement fee per month	Sign up for e-statements

\*No new Index Checking and Optimum Checking accounts will be opened after September 17, 2018. To get the best rates and new, additional benefits, members in these accounts may switch to the newly instituted Freedom Cash™ or Freedom Stash™ checking accounts. New Freedom Checking accounts opened after September 17, 2018 will incur a paper statement fee each month. E-consent will be required to sign up for e-statements.

\*\*TECH Express Checking accounts have been discontinued. The fees listed here apply to existing TECH Express account holders and are subject to change at any time.

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