

SERVICE	DETAIL	FEE	HOW TO PREVENT FEE
ACCOUNTS*	Checking Accounts	<b>See page 2</b>	
	High Yield Savings	<b>\$10</b> per month	ADB of \$5,000
	Money Market Accounts	<b>\$10</b> per month	ADB of \$5,000
	IRA transfer	<b>\$30</b> per account	
	Overdraft transfer from Savings	<b>\$2</b> per occurrence	
	Dormant account	<b>\$9</b> per month after 1 year inactivity	Use account at least once per calendar year Maintain share balance of \$1,000 or more❖ Have active loan account❖ Be under age 18❖
	Early account closure	<b>\$5</b> per account	Keep account open within 1st 90 days.
	Escheat administration fee	<b>\$50</b> 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	<b>\$5</b> per account	
	Research/reconciliation	<b>\$50</b> per hour	
ACH*	Return address	<b>\$5</b> per occurrence	
	Statement copy/history	<b>\$5</b> per statement	Sign up for e-statements
	Non-recurring origination (1 time)	<b>\$15</b> per occurrence	Set up recurring ACH
ATM*	Return	<b>\$32</b> per item	
	Stop payment on ACH	<b>\$30</b> per transaction	
	Foreign ATM not owned by FFCU		CULIANCE, Moneypass & Allpoint ATMs <b>free</b>
CHECKS*	Transfer	<b>\$1</b> per transaction	
	Transaction denied	<b>\$0.50</b> per transaction	
	Withdrawal	<b>\$1</b> per transaction	
	Check cashing for non-members	<b>\$5</b> per item	
	Copy of check	<b>\$3</b> per check	
	Money order	<b>\$5</b> per item	
	Cashier's checks	<b>\$10</b> per check	
	Return check	<b>\$32</b> per return	
	Returned deposit item	<b>\$5</b> per return	
DEBIT & CREDIT CARDS*	Stop payment on check	<b>\$30</b> per transaction	
	Temporary checks	<b>\$2</b> per set of 4	
LEGAL PROCESS*	Card replacement	<b>\$10</b> per occurrence	1st occurrence is <b>free</b>
	Garnishment, levy, restraining order, writ of attachment, subpoena or other legal process if served	<b>\$50</b> per occurrence	
MORTGAGE*	Modification of 2nd mortgage	<b>\$150</b> per transaction	
	Mortgage verification	<b>\$10</b> each	
	Subordination mortgage	<b>\$150</b> per transaction	
NON-SUFFICIENT FUNDS*	Paid via check, ACH, or Bill Pay	<b>\$32</b> per item	
OVERDRAFT FEES*	Paid via check, ACH, or Bill Pay	<b>\$32</b> per item	
	Paid via debit card \$0.01 - \$4.99	<b>Free</b>	
	\$5.00 - \$9.99	<b>\$5</b> per item	
	\$10.00 - \$19.99	<b>\$12</b> per item	
	\$20.00 - \$29.99	<b>\$22</b> per item	
QUICK PAY*	\$30.00 or higher	<b>\$32</b> per item	
	Each instance of Quick Pay used	<b>\$12</b> each	
SAFE DEPOSIT BOX*	3 x 5 size	<b>\$25</b> per year	
	5 x 5 size	<b>\$35</b> per year	
	3 x 10 size	<b>\$40</b> per year	
	5 x 10 size	<b>\$60</b> per year	
	10 x 10 size	<b>\$100</b> per year	
TELEPHONE SERVICE*	Attendant assisted inquiries/transactions	<b>Free</b> 1-5 per month	Do not use more than 5 times per month
		<b>\$2</b> per service - 6 or more per month	<u>or</u> use automated telephone or mobile app
WIRE TRANSFERS*	Incoming domestic	<b>\$15</b> per transaction	
	Incoming international	<b>\$20</b> per transaction	
	International bank account number research	<b>\$15</b> per transaction	
	Outgoing domestic	<b>\$25</b> per transaction	
	Outgoing international	<b>\$45</b> per transaction	

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CHECKING ACCOUNTS	Freedom Cash™	\$9 per month \$5 paper statement fee per month	Minimum \$1,000 Direct Deposit Sign up for e-statements
	Freedom Stash™	\$9 per month \$5 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 Perks Checking	\$7 per month \$5 paper statement fee per month	ADB of \$2,500 in Freedom Perks account¹ Sign up for e-statements
	Index Checking²	\$10 per month \$5 paper statement fee per month	ADB of \$25,000 Sign up for e-statements

¹The Freedom Perks Checking monthly fee is automatically waived for accountholders under the age of 21. Please note that the fee and requirements to waive the fee will go into effect beginning on the accountholder's 21st birthday.

²Index Checking and Freedom Checking accounts have been discontinued. The fees listed here apply to existing account holders and are subject to change at any time.

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.