

Consumer Service Charge Schedule

Effective January 30, 2026



Checking Accounts

Preferred Checking*

Monthly Service Charge\$ 10.00

*No longer offered as of 11/12/2025.

Waived with any of the following:

- Minimum \$1,000 in total monthly direct deposits
- \$10,000 average monthly combined deposit balance
- An investment account balance \$10,000 or greater

Signature Checking

Monthly Service Charge\$ 25.00

Waived with any of the following:

- \$25,000 average monthly combined deposit balance
- An investment account balance \$25,000 or greater

Savings Accounts

Emergency Savings

Monthly Service Charge\$ 5.00

Waived with one of the following:

- Maintain an average monthly account balance of at least \$300
- Deposit or transfer into the account at least \$25 per month
- Maintain an average monthly combined savings balance of at least \$10,000 (excluding checking balances)
- Signature Checking account owners
- Receive at least one Change it Up deposit per month

Freedom Savings

Monthly Service Charge\$ 5.00

Waived with one of the following:

- Maintain an average monthly account balance of at least \$300
- Deposit or transfer into the account at least \$25 per month
- Maintain an average monthly combined savings balance of at least \$10,000 (excluding checking balances)
- Signature Checking account owners
- Receive at least one Change it Up deposit per month

Other Services

Deposit Services

Bad Address** \$5 per month

Inactive/Dormant Account after 12 Months** \$10 per month

Account balances under \$500 per account

** Not applicable to Freedom Builder Accounts.

IRA Outgoing Direct Transfer Fee \$50 each

Return Deposit Items (Due to NSF/UCF) \$15 each

Return Deposit Items \$30 each

Stop Payment \$30 each

ACH, Bill Payment, or Check is waived for Signature Checking and Preferred Checking accounts.

Wire Services

Incoming Domestic \$15 each

Rebated for Signature Checking, Signature Savings, Preferred Checking, Preferred Savings, Spend Smart Checking, and Save Smart Savings accounts.

Incoming International \$20 each

Rebated for Signature Checking, Signature Savings, Preferred Checking, Preferred Savings, Spend Smart Checking, and Save Smart Savings accounts.

Outgoing Domestic \$25 each

Outgoing International \$45 each

Legal Processing Fees Up to \$100

Garnishments, IRS Levies, State Tax Freezes and Child Support Freezes

Overdraft

Insufficient Funds (NSF)/Courtesy Pay* \$30 each

*Occurs when a check, ACH withdrawal, or recurring debit card transaction is presented for payment from your account, the available balance of funds in your account is not sufficient to pay the item, and we pay or reject and return the item. The available balance is your actual balance minus any holds or debit card authorizations from merchants that may be processed on your account. Spend Smart Checking and Signature Checking accounts receive 2 NSF/Courtesy Pay fees rebated per year. Preferred Checking accounts receive 1 rebate per year.

Courtesy Pay Plus* \$30 each

Occurs when you initiate an ATM transaction or everyday debit card transaction, the available balance of funds in your account is not sufficient to pay the item, and we allow the item to clear. The available balance is your actual balance minus any holds or debit card authorizations from merchants that may be processed on your account.

*We will not assess more than a combined total of five NSF, Courtesy Pay and Courtesy Pay Plus fees in any day. Overdraft fees are not applicable to Freedom Builder Accounts.

Uncollected Funds*** \$30 each

Occurs when a check, ACH withdrawal, or recurring debit card transaction is presented for payment from your account, the available balance on deposit in your account is insufficient to pay the item, and we allow the item to clear. The available balance is your balance minus any holds or debit card authorizations from merchants that may be processed on your account. We will not assess more than five Uncollected Funds fees in any day.

*** Not applicable to Freedom Builder Accounts.

Card Services

ATM Out-of-Network Transaction Fee \$2.50 each

ATM inquiries/transfers/withdrawals at ATMs other than FAIRWINDS, Presto! and CO-OP Network. Refunded for Signature Checking and refunded up to \$10 monthly for Preferred Checking Accounts, Spend Smart Checking, and Save Smart Savings accounts.

Miscellaneous

Cashier's Checks \$5 each

Waived for Signature Checking and Preferred Checking accounts.

Money Orders \$4 each

Waived for Signature Checking, Preferred Checking, and UCF Student Checking accounts.

Verification of Deposit \$10 each

Listed above is FAIRWINDS' Consumer Service Charge Schedule, which sets forth certain conditions, rates, fees, and charges applicable to your accounts. This schedule is incorporated into your Master Account Agreement with FAIRWINDS Credit Union.