

Consumer Service Charge Schedule

Effective June 26, 2023



Checking Accounts

Preferred Checking

Monthly Service Charge\$ 10.00

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 any of the following:

- \$300 average monthly balance
- minimum \$25 total monthly transfer/deposit to accounts
- \$10,000 average monthly combined savings balance
- Signature Checking or Preferred Checking
- minimum one Change It Up deposit per month

Freedom Savings

Monthly Service Charge\$ 5.00

waived with any of the following:

- \$300 average monthly balance
- minimum \$25 total monthly transfer/deposit to accounts
- \$10,000 average monthly combined savings balance
- Signature Checking or Preferred Checking
- minimum one Change It Up deposit per month

Other Services

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.

Credit & Debit Card Int'l Transaction Fee 2% of USD amt

Deposit Services

Bad Address \$5 per month

Dormant Account after 12 Months \$10 per month
Account balances under \$500 per account

IRA Outgoing Direct Transfer Fee \$50 each

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

Return Deposit Items \$35 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 and Preferred Checking accounts.

Incoming International \$20 each
Rebated for Signature Checking and Preferred Checking accounts.

Outgoing Domestic \$25 each

Outgoing International \$45 each

Overdraft

Insufficient Funds (NSF) \$35 each
Occurs when you initiate a check, or an ACH withdrawal, the actual balance of funds in your account is not sufficient to pay the item and we reject and return the item. This fee will be charged each time the same unpaid transaction is re-presented for payment.

Courtesy Pay \$35 each
Occurs when you initiate an ATM transaction, every day or recurring debit card transaction, and the available balance of funds in your account is not sufficient and we allow the item to clear.

Uncollected Funds \$35 each
Occurs when you initiate a transaction, the available balance on deposit in your account is insufficient to pay the item, and the item is a check, ACH withdrawal or debit card transaction, 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.

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.