

Service Charge Schedule

Member Services and Deposit Accounts

Member Services

Account history charge (one month)	\$5.00
Bad Address charge	\$5.00/month
Check copy charge	\$5.00
Check printing charge depends on style ordered	
Coin Counting (\$250 daily coin limit)	Free
Dormant account charge (No activity past 24 months, balance less than \$1,000)	\$5.00/month
Express mail charge	\$20.00
Inactive account charge (No activity past 12 months, balance less than \$1,000)	\$2.00/month
Incoming non-member wire transfer	\$25.00
Internal collection item charge	amt of direct cost
International ACH transfer (Mexico only) - processing charge	\$ 5.00
International outgoing wire transfer	\$40.00
Loan Autopay	Free
Loan Online Pay	\$2.00
Loan Pay by Phone (credit card or ACH)	\$10.00
Non-member cashing member check	\$5.00
Official Credit Union Check	\$5.00
Official Credit Union Check (reissue of consumer check)	\$5.00
Outgoing wire transfer charge	\$25.00
Postage due charges	\$1.00 + postage
Research/Statement reconciliation	\$30.00/hour
Saturday express mail charge	\$30.00
Statement copy charge	\$5.00/statement
Temporary checks (pack of ten checks)	\$5.00

Returned Items

Returned Deposit Item written by member	\$35.00
Returned Deposit Item by third party	\$15.00
Returned Online Loan Pay NSF	\$35.00
Returned Online Loan Pay ANF	\$ 5.00

Returned Check

Check returned Refer to Maker	\$35.00
Check returned UCF	\$35.00

Overdraft Charge

Courtesy Pay charge (maximum 5 per day)	\$35.00
NSF charge (check, ACH or debit card)	\$35.00
Overdraft transfer charge	\$6.00

Stop Payment

ACH stop/revocation of authorization	\$35.00
Official Credit Union Check stop payment charge	\$35.00
Removal of stop payment	\$35.00
Check Stop payment charge	\$35.00

Legal

Legal attachment or garnishment charges	\$30.00
Legal processing of Tax Levies	\$30.00
Legal research per hour	\$30.00
Verification of Deposit	\$10.00

Savings Accounts

IRA Account Direct Transfer	\$25.00
Member's Choice Club Accounts	
Early withdrawal charge (per withdrawal)	\$20.00
Re-Open Savings within six months	\$15.00
Deposit Relationship charge	\$3.00/month
\$3 Monthly fee credit with \$100 aggregate deposit account balance or with a checking account	
Special Savings	
Excessive withdrawal charge (more than three per calendar year)	\$20.00

Checking Accounts

Champion Checking	\$3.95/month
Direct Interest Checking	Free
High Interest Checking	Free
If minimum balance falls below \$1,500	\$10/month
Simply Free Checking	Free
Re-Open Checking within six months	\$15.00

Debit Card

All transactions at FCFCU ATMs	Free
Debit Card inquiry charge at a non-FCFCU ATM	\$2.00
Debit Card transfer charge at a non-FCFCU ATM	\$2.00
Debit Card withdrawal charge at a non-FCFCU ATM	\$2.00
Debit Card withdrawal charge - International	\$3.00
Debit Card withdrawal charge - POS	Free
Erroneous deposit charge (empty envelope)	\$100.00
First three (3) ATM transactions from a checking account at non-FCFCU ATMs	Free
Reissue of Card and PIN	\$5.00

Safe Deposit Box

Drilling box charge	\$150.00
Lost key charge	\$150.00

Health Savings Account (HSA)

HSA direct transfer	\$25.00
HSA investments through Devenir	\$36/annually
HSA paper statement charge	\$3/statement
If minimum balance falls below \$5,000	