

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
Non-member coin counting (\$250 daily coin limit)	10%
Express mail charge	\$20.00
Inactive account charge (No activity past 12 months, balance less than \$1,000)	\$5.00/month
Incoming non-member wire transfer	\$25.00
Internal collection item charge	Amount of direct cost
International outgoing wire transfer	\$40.00
Loan autopay	Free
Loan online pay	\$2.00
Loan pay by phone (debit card or ACH)	\$10.00
Non-member cashing member check	\$10.00
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	\$29.00
Returned online loan pay NSF	\$29.00
Returned online loan pay ANF	\$5.00

Returned Check

Check returned refer to maker	\$29.00
Check returned UCF	\$29.00

Overdraft Charge - per presentment

Courtesy pay charge (maximum 5 per day)	\$35.00
NSF charge (check, ACH or debit card)	\$29.00
Overdraft transfer charge	Free

Stop Payment

ACH stop/revocation of authorization	\$29.00
Official credit union check stop payment charge	\$29.00
Removal of stop payment	\$29.00
Check stop payment charge	\$29.00

Legal

Legal attachment or garnishment charges	\$30.00
Legal processing of tax levies	\$30.00
Legal research per hour	\$30.00
Legal review of power of attorney, trust document	\$30.00
Verification of deposit	\$10.00

Savings Accounts

Deposit relationship charge	\$3.00/month
Waived with \$100 aggregate average daily balance or with a checking account	
IRA direct transfer	\$25.00
Member's Choice Club accounts	
Early withdrawal charge (per withdrawal)	\$20.00
Money Market Accounts	Free
Re-Open savings within six months	\$15.00
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
Average daily balance falls below \$1,500	
Simply Free Checking	Free
Re-Open checking within six months	\$15.00

Debit Card or ATM Card

All transactions at FCFCU ATMs	Free
Card inquiry charge at a non-FCFCU ATM	\$2.00
Card transfer charge at a non-FCFCU ATM	\$2.00
Card withdrawal charge at a non-FCFCU ATM	\$2.00
Card withdrawal charge - International	\$3.00
Card withdrawal charge - POS	Free
Erroneous deposit charge (empty envelope)	\$100.00
First four (4) 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 Checking fee	\$1/month
HSA direct transfer	\$25.00
HSA investments through Devenir	\$36/annually
HSA paper statement charge	\$3/statement
If minimum balance falls below \$5,000	
HSA Money Market Accounts	Free

ACH	Automated Clearing House
ANF	Account Not Found
ATM	Automated Teller Machine
FCFCU	Financial Center First Credit Union Includes Ball State Financial
HSA	Health Savings Account
IRA	Individual Retirement Account
NSF	Nonsufficient Funds
PIN	Personal Identification Number
POS	Point of Sale
UCF	Uncollected Funds