



## FCCU Fee Schedule

Effective September 1, 2018

<b>Account Fees- Below Minimum Balances</b>	<b>Fee Amount</b>
Dividend Checking <i>(if balance falls below \$1,000 at any time)</i>	\$5 per month plus \$0.25/check
<b>Account Fees- Early Closures</b>	
Account Closing Fee <i>(Regular savings account closed by member within 90 days of opening)</i>	\$15.00
Christmas Club Early Withdrawal Fee <i>(No fee October 1<sup>st</sup> – January 15<sup>th</sup>)</i>	\$2.00/draw
IRA Early Closing Fee <i>(within one year)</i>	\$25.00
Saver's Sweepstakes Early Withdrawal Fee <i>(account closure after 3 withdrawals)</i> <i>(no fee January 1<sup>st</sup> – January 31<sup>st</sup>)</i>	\$10.00/draw <i>(max 2)</i>
<b>Account Services</b>	
Abandoned Account Fee	\$5.00/month
Account Forced Closure Fee	\$25.00
Account Reconciliation/Research	\$15.00/hour
ACH Origination <i>(one-time)</i>	\$5.00
Bill Pay Inactivity Fee <i>(applies after 60 days of inactivity)</i>	\$5.00/month
Cashier's Check -Member	\$2.50
-Non-member	\$4.00
Check Cashing Fee- Members <i>(Only applies to members who do not have \$100 in any combination of accounts or a loan with a balance greater than \$100)</i>	The greater of \$3 or 1% of check amount
Check Cashing Fee- Non-Members <i>(on-us check not included)</i>	\$5.00
Check Copies	\$2.00 each
Collection Item	\$5.00
Current Month Account Printout	\$1.00 each
Foreign Drafts in U.S. Dollars	\$15.00
Foreign Drafts in Foreign Funds	\$20.00
Foreign Currency Orders	\$20.00
Notary and Signature Guarantee (non-members only)	\$0.50
NSF Charge <i>(per item, checks and ACH)</i> <i>(Overdrafts paid or returned, applies to all checking and savings accounts)</i>	\$20.00
Overdraft Protection -From Savings <i>(per transfer)</i>	\$4.00
-From Kwik-Cash <i>(\$100 automatic loan draw)</i>	\$4.00/draw
Paper Statement	\$2.00/month
Personal Money Orders -Member	\$2.00
-Non-member	\$3.00



FORT COMMUNITY CREDIT UNION

<b>Account Services (continued)</b>	
Returned Cancelled Check Images ( <i>pick up only</i> )	\$3.50
Returned Deposit Item	\$5.00 each
Statement Copies	\$2.00 each
Stop Payment	\$23.00
Telephone Transfers/Balance Inquiries ( <i>3 or more per month (combined)</i> )	\$2.00 each
<b>Card Services</b>	
Credit Card Cash Advance Fee ( <i>non FCCU cards</i> ) ( <i>VISA, MC or Discover accepted</i> )	\$5.00
Credit Card Replacement Fee ( <i>FCCU VISA or MC</i> )	\$5.00
Debit Card Courtesy Pay ( <i>must opt-in</i> )	\$12.00/item
Debit Card Replacement/Instant Issue Fee ( <i>Mastercard</i> )	\$4.95
Debit Card Inactivity Fee	\$1.00/month
<b>Coin Processing Fees</b>	
Coin Counting ( <i>non-member</i> )	1% of total
<b>Safe Deposit Box Rental Fees</b>	
3 x 5 box	\$14.00
3 x 10 box	\$37.00
5 x 10 box	\$42.00
10 x 10 box	\$62.00
Loss of Safe Deposit Key (one)	\$11.00
Loss of Safe Deposit Key (two)	\$150 minimum
Safety Deposit Late Fee	\$10.00
<b>Wire Transfers (Members Only)</b>	
Incoming	\$10.00
Outgoing	\$20.00
International	As high as \$75.00
Western Union Money Order	\$36.00
International ACH	\$20.00
<b>General Services</b>	
Fax Services	
-Receiving	\$1.00/page
-Sending	\$2.00/page
Garnishment/Levy	\$30.00
Photocopies ( <i>first 4 free</i> )	\$0.50/page
Returned Mail Fee	\$2.50 per occurrence
Rolled Coin	\$0.10/roll
VISA Gift Card	
-Member	\$3.95
-Non-Member	\$4.95