

**First Community Credit Union Fee Schedule
Effective January 2019**

FREE Checking AccountFREE

First Rewards Checking (certain criteria required) FREE
(Monthly fee of \$4.95 will be assessed if qualifications of Direct Deposit, eStatements and 12 posted Debit transactions are not met per cycle.)

Texans Checking (certain criteria required)FREE
(Monthly fee of \$4.95 will be assessed without Direct Deposit of \$500+)

Fresh Start Checking Account
Monthly Account Fee\$10.00

Health Money Management
Monthly Account Fee\$10.00
(Fee will be charged if daily balance falls below \$1,000)

Money Management Checking Account
Monthly Account Fee\$10.00
(Fee will be charged if daily balance falls below \$2,500)

First Money Market Fund
Monthly Account Fee\$25.00
(Fee will be charged if daily balance falls below \$25,000)

ATM/Visa® Debit Card Services
Transactions performed at:
ATMs owned by FCCUFREE
ATMs in the Allpoint NetworkFREE
All Other ATMs\$2.00 ea.
POS TransactionsFREE
Replacement Card\$7.00 ea.
Texans Debit Card w/out Texans Checking\$15.00/year
Debit Card with Savings Only\$3.00 per month

Insufficient Items (Checks, ACH, ATM, Debit Card)
Overdraft Transfers (for amount and fee)
From Savings Account¹\$5.00 per item pd.
From Credit Card/Line of Credit.....\$5.00 per item pd.
Overdraft Privilege (ODP)² (max of 8 fees per day)
1st item within a rolling 12 month period.....\$10.00
2nd to 4th items within a rolling 12 month period.....\$28.00 ea.
5th item or more within a rolling 12 month period.....\$35.00 ea.
Transactions or purchases of \$5 or less.....No Charge
Rejected Item (paid or returned.....See ODP Item Fees Above
Representation Fee.....\$10.00 ea.

Savings Accounts¹
Withdrawals by Transfer (over 6 per month)¹\$28.00 ea.
Minimum Balance Fee\$5.00
(for savings only accounts at or below \$5/certain exclusions apply)
Check Cashing (Cash-back Fee)1% of cash amount
For aggregate deposits of less than \$100\$1.00 min.
Non-Member Check Cashing Fee\$5.00 ea.
(plus any Official Check fees)

Other Checking Fees
Returned Check Order\$5.00 per box
Check PrintingPrices vary
(Prime Time³ members receive one box free per year. Custom style only.)
Stop Payment\$30.00 per item or series
Temporary Checks (starter checks free)\$4.95 for 3

General Fees

Online and Mobile Banking
Online BankingFREE
Mobile Deposit CaptureFREE
eStatementsFREE
Bill Pay⁴ (minimum of one payment per month required)FREE
Text or Email Account AlertsFREE
Check Copies online through Online BankingFREE

Money Orders
Fee\$5.00 ea.
Prime Time³ MembersFREE

Coin Counting Service
Members Self Service Coin Counters (up to \$500)FREE
Members Self Service Coin Counters (over \$500).....5%
Non-Members7%

Notary Services
Membersup to 3 per day FREE
(\$1.00 for each item thereafter)
Non-Members\$5.00 per document

Wires (Outgoing)
Domestic\$22.00 ea.
International⁵\$35.00 minimum ea.
Western Union (Domestic)\$18.00 ea.

Collection Items
Outgoing Domestic\$22.00 ea.
Outgoing International⁵\$35.00 minimum ea.
Incoming\$20.00 ea.

Christmas Club
Withdrawals (from Feb. 1 - Oct. 31)\$5.00 ea.

Official Checks
Payable to a Third Party\$3.00 ea.
Prime Time³ MembersFREE
Non-Members\$15.00 ea.

Electronic Payments
Online Payments: Web Payment Center\$5.00 ea.
Electronic Phone Payments\$15.00 ea.

Additional Services

Miscellaneous
Returned deposit items from member\$32.00 ea.
All other returned deposit items\$5.00 ea.
Incorrect Address\$5.00 per quarter
Photocopies\$.25 ea.
Prime Time³ Members (up to 10 per day).....FREE
Zipper Bank Bags\$5.00 ea.

Research
Printed Account Histories\$5.00 ea.
Additional Copies of Statements\$5.00 ea.
Filmwork/Copies of Items\$25.00 per hour/\$25.00 min.
Reconciliation of Account\$25.00 per hour/\$25.00 min.
SubpoenasVariable
Levies/Garnishments\$50.00 ea.
Verification of Deposit\$15.00 ea.
Verification of Mortgage\$25.00 ea.
Mortgage Payoff Research Fee\$25.00 ea.
Check Copy\$2.00 ea.
Rush FeeAdditional \$5.00 ea.
Other fees may be incurred for other services, however they will be disclosed at time of request.

Phone Services
Automated Services through P.A.T.FREE
Non Automated Services:
Inquiries and Transfers\$2.00 ea.
Prime Time³ MembersFREE

Safe Deposit Box Annual Rental
(Discounts available to Prime Time³ Members on any size box)
3" x 5" x 22"\$20.00
3" x 10" x 22"\$32.00
5" x 10" x 22"\$64.00
7" x 10" x 22"\$80.00
10" x 10" x 22"\$100.00
Charge to Drill Box\$200.00
Lost Key Duplication\$25.00

¹Subject to Regulation D limits of no more than six monthly pre-authorized, overdraft, online or phone transfers (including P.A.T.). ²Not available on all checking account types. After 12 months from the last overdraft occurrence, the item count will reset. Purchases/transactions of \$5 or less will count as an overdraft occurrence. ³Ages 65+ ⁴Without any monthly activity, \$3.95 per month. BillPay will be canceled if inactive for 18 months. ⁵Plus any additional fees assessed by receiving financial institution(s).