

First Community Credit Union Commercial Fee Schedule - Effective June 2017

Business Savings Account

Withdrawals by Transfer ¹ in excess of 6 per month ²	\$30.00 ea.
Early Account Closing (within 12 months of opening)	\$20.00
Reopen Account (within 12 months of closing)	\$20.00

Business Basic Checking

Monthly Account Fee	\$10.00
(Fee will be charged if average monthly balance falls below \$5,000)	
Per item over 100 transactions ³	\$0.25

Business Growth Checking - Earns Interest

Monthly Account Fee	\$25.00
(Fee will be charged if average monthly balance falls below \$25,000)	
Per item over 200 transactions ³	\$0.25

Business Money Market Account¹

Monthly Account Fee	\$15.00
(Fee will be charged if average monthly balance falls below \$15,000)	

Service Fees

Change Order Fee	\$2.50 ea.
Per Strap	\$.30 ea.
Per Roll of Coin	\$.10 ea.
Deposit Corrections	\$5.00 ea.
Check Cashing (on-us)	\$4.00 ea.
Payroll Check Cashing from Business	FREE
Zipper Bank Bags	\$5.00 ea.
Returned Check Order	\$5.00 per box
Reopen Checking within 12 mos. of closing	\$20.00
Check Printing	Prices Vary
Stop Payment	\$30.00 per item or series
Incorrect Address	\$5.00 per quarter
Photocopies	\$.25 ea.
Check Cashing (Cash-back Fee)	1% of cash amount
For aggregate deposits of less than \$100	\$1.00 min.

Rejected or Returned Items¹

Automatic Overdraft Transfers (for amount and fees)	
From Savings Account	\$5.00 per item paid
From Line of Credit	\$5.00 per item paid
Representment Fee	\$8.00 ea.
Rejected Item (paid or returned)	\$30.00 ea.
Returned deposit items from business	\$32.00 ea.
All other returned deposit items	\$5.00 ea.

Visa® Debit Card Services

Transactions performed at:	
ATMs owned by FCCU	FREE
ATMs in the Allpoint Network ³	FREE
Other ATMs*	\$2.50 ea.
POS Transactions	FREE
Replacement Card	\$7.00 ea.
Insufficient Visa Debit/ACH Transaction	\$30.00 ea.
(*Surcharge from ATM owner still applies.)	

Notary Services

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

Wires (Outgoing)

Domestic	\$25.00 ea.
International	\$35.00 ⁴ minimum ea.

Coin Counting Service

Members Self-Service Coin Counters (up to \$250)	FREE
Members Self-Service Coin Counters (over \$250).....	5%
Non-Members Self-Service Coin Counters	5%

Collection Items

Outgoing Domestic	\$22.00 ea.
Outgoing International	\$35.00 ⁴ minimum ea.
Incoming	\$20.00 ea.

Official Checks

Payable to a Third Party	\$3.00 ea.
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Electronic Services

Bill Payer ⁵ (minimum of one payment per month)	FREE
Online Banking	FREE
Additional Online Banking Users.....	\$1.00 per month
eStatements	FREE
Check Copies online through Online Banking	FREE

ACH Services (Direct Deposit Payroll and Payments)

File Fee	\$5 per occurrence
Under 10 transactions	\$0.50 per item
10-24 transactions	\$0.35 per item
25+ transactions	\$0.15 per item

ACH Treasury Services

Electronic Tax Payments.....	\$5.00 ea.
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Remote Deposit Capture⁶

Monthly Fee (including equipment rental)	\$60.00
Monthly Fee (without equipment rental)	\$30.00

Research

Printed Account Histories	\$5.00 ea.
Additional Copies of Statements	\$4.00 ea.
Filmwork/Copies of Items	\$25.00 per hour/\$25.00 min.
Reconciliation of Account	\$25.00 per hour/\$25.00 min.
Subpoenas	Variable
Levies/Garnishments	\$50.00 ea.
Verification of Deposit	\$10.00 ea.
Check Copy	\$2.00 ea.
Rush Order (same day)	\$3.75 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.

Safe Deposit Box Annual Rental

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 Limitations.

²Refers to preauthorized, overdraft, online or phone transfers (including PAT).

³Must use Debit Card to avoid fee.

⁴Plus any additional fees assessed by receiving financial institution(s).

⁵Without any monthly activity, \$3.95 per month.

⁶RDC fee waived if \$1million in loans or \$100,000 on deposit with FCCU.