

First Community Credit Union Fee Schedule	
Effective September 2024	
FREE Checking Account¹	FREE
First Rewards Checking	
Monthly Account Fee	\$4.95
(Fee will be charged if qualifications of Direct Deposit of at least \$500, eStatements and 12 posted Debit transactions are not met per statement cycle. Debit transactions must post within statement cycle to qualify.)	
Fresh Start Checking Account	
Monthly Account Fee	\$10.00
CheckPlus Checking (no longer offered)	
Monthly Account Fee	\$8.00
(Fee will be charged if daily balance falls below \$100 during statement cycle)	
Health Money Management	
Monthly Account Fee	\$10.00
(Fee will be charged if daily balance falls below \$1,000 during statement cycle)	
Money Management Checking Account	
Monthly Account Fee	\$10.00
(Fee will be charged if daily balance falls below \$2,500 during statement cycle)	
First Money Market Fund	
Monthly Account Fee	\$25.00
(Fee will be charged if daily balance falls below \$25,000 during statement cycle)	
ATM/Visa® Debit Card Services	
Transactions performed at:	
ATMs owned by FCCU	FREE
ATMs in the Allpoint, MoneyPass, CO-OP Networks	FREE
All Other ATMs	\$2.00 ea.
Foreign Transaction Fee.....	1% of each transaction in U.S. Dollars
POS (Point of Sale) Transactions	FREE
Replacement Card	\$3.50 ea.
Insufficient Funds Items (Checks, ACH, ATM, Debit Card)	
Overdraft Transfers Fee	
From Savings Account	\$2.00 per item pd.
From 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 ^{2A} (returned item).....	Same as ODP Item Fees Above
Item paid by held funds.....	\$28.00 ea.
Representment Fee.....	\$10.00 per occurrence
Savings Accounts	
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 Printing	Prices vary
Stop Payment	\$30.00 per item or series
Temporary Checks (starter checks free)	\$4.95 for 3
General Fees	
Online and Mobile Banking	
Online Banking	FREE
Mobile Deposit Capture	FREE
eStatements	FREE
Bill Pay ⁴ (minimum of one payment per month required)	FREE
Text or Email Account Alerts	FREE
Check Copies from Online Banking	FREE
Electronic Payments	
Online Payments: Web Payment Center	\$5.00 ea.
Automated Phone Payments	\$5.00 ea.
Text Payments	\$5.00 ea.
Phone Payments with Agent	\$15.00 ea.
Skip-A-Pay⁵	
Fee per skip	\$45.00 ea.
Boosters	
Overdraft Boost	\$30.00 per month
Earlier Access Boost	\$4.95 per month
Breathe Easy	\$4.95 per month
Money Orders	
Fee	\$5.00 ea.
Prime Time ³ Members	FREE
Coin Counting Service	
Members Self Service Coin Counters (up to \$500)	FREE
Members Self Service Coin Counters (over \$500).....	5%
Non-Members	7%
Notary Services	
Members	up to 3 per day FREE
(\$1.00 for each item thereafter)	
Non-Members	\$5.00 per document
Wires (Outgoing)	
Domestic	\$22.00 ea.
International ⁶	\$35.00 minimum ea.
Western Union (Domestic)	\$18.00 ea.
Collection Items	
Outgoing Domestic	\$22.00 ea.
Outgoing International ⁶	\$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 Time ³ Members	FREE
Non-Members	\$15.00 ea.
Additional Services	
Miscellaneous	
Paper Statements ⁷	\$2 per month per statement
Returned deposit items from member (self to self)	\$32.00 ea.
All other returned deposit items	\$5.00 ea.
Incorrect Address	\$5.00 per quarter
Photocopies	\$.25 ea.
Prime Time ³ Members (up to 10 per day).....	FREE
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.
Subpoenas	Variable
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 Fee	Additional \$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 Time ³ Members	FREE
Safe Deposit Box Annual Rental	
(Discounts available to Prime Time ³ Members on any size box)	
3" x 5" x 22"	\$25.00
3" x 10" x 22"	\$50.00
5" x 10" x 22"	\$90.00
7" x 10" x 22"	\$120.00
10" x 10" x 22"	\$175.00
Charge to Drill Box	\$200.00 per occurrence
Lost Key Duplication	\$25.00 per key

¹No Monthly Account Fee. Applicable transaction fees as set forth in this Fee Schedule apply.
²Not available on all checking account types. After 12 months from the last first overdraft occurrence, the item count will reset. Purchases/transactions of \$5 or less will count as an overdraft occurrence. We determine whether an overdraft will occur based on the Available Balance in your account. Refer to the Deposit Agreement for more information about the Available Balance of your account.
^{2A}Fee applies each time an item is returned for insufficient Available Balance upon submission or resubmission of the item for payment. You may incur multiple Representment Fees on the same item if it is returned multiple times.

³Ages 65+
⁴Without any monthly activity, \$3.95 per month. BillPay will be canceled if inactive for 18 months.
⁵Limit of two skips annually. Fee will be charged for each skip-a-pay completed.
⁶Plus any additional fees assessed by receiving financial institution(s).
⁷Paper statement fee applies to members that have a checking or money management account that have not opted into eStatements.