

First Community Credit Union Fee Schedule
Effective September 2024

FREE Checking Account¹FREE

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 FCCUFREE
ATMs in the Allpoint, MoneyPass, CO-OP NetworksFREE
All Other ATMs\$2.00 ea.
Foreign Transaction Fee.....1% of each transaction in U.S. Dollars
POS (Point of Sale) TransactionsFREE
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 PrintingPrices 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 BankingFREE
Mobile Deposit CaptureFREE
eStatementsFREE
Bill Pay⁴ (minimum of one payment per month required)FREE
Text or Email Account AlertsFREE
Check Copies from Online BankingFREE

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 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.
International⁶\$35.00 minimum ea.
Western Union (Domestic)\$18.00 ea.

Collection Items

Outgoing Domestic\$22.00 ea.
Outgoing International⁶\$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.

Additional Services

Miscellaneous

Paper Statements⁷\$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 Time³ 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.
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"\$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.