

First Community Credit Union Fee Schedule
Effective March 2022

FREE Checking AccountFREE

First Rewards Checking

Monthly Account Fee\$4.95
 (Fee will be charged if qualifications of Direct Deposit, eStatements and 12 posted Debit transactions are not met per cycle.)

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)

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.
 Foreign Transaction Fee1% of each transaction
 POS TransactionsFREE
 Replacement Card\$3.50 ea.
 Debit Card with Savings Only\$3.00 per month

Insufficient Items (Checks, ACH, ATM, Debit Card)

Overdraft Transfers (for amount and fee)

From Savings Account\$2.00 per item pd.
 From Credit Card/Line of Credit.....\$5.00 per item pd.
 Overdraft Privilege (ODP)¹ (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
 Item paid by held funds.....\$28.00 ea.
 Representment Fee.....\$10.00 ea.

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 Pay³ (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-Pay⁴

Fee per skip\$45.00 ea.

Money Orders

Fee\$5.00 ea.
 Prime Time² 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 Time² MembersFREE
 Non-Members\$15.00 ea.

Additional Services

Miscellaneous

Paper Statements⁶\$2 per month per statement
 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

Research

Printed Account Histories\$5.00 ea.
 Additional Copies of Statements\$5.00 ea.
 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 Time² 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
 Lost Key Duplication\$25.00

¹Not 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.

²Ages 65+

³Without any monthly activity, \$3.95 per month. BillPay will be canceled if inactive for 18 months.

⁴Limit of two skips annually. Fee will be charged for each skip-a-pay completed.

⁵Plus any additional fees assessed by receiving financial institution(s).

⁶Paper statement fee applies to members that have a checking or money management account only.