

Savings, Money Markets, and Club Accounts	
Prime Share Withdrawal- <i>Exceed 2 withdrawals per month</i> <i>Debit card withdrawals do not apply</i>	\$1.50 each
Inactivity Fee- <i>No activity for 12 months, balance less than \$500, 18 or older</i> <i>Excludes Money Markets, Certificate of Deposits, and Club Accounts</i>	\$7.50 monthly
Overdraft from Prime Share	\$2.00
Holiday Club- Early Withdrawal	\$10.00 per withdrawal

Checking Accounts- No Fee Checking Offered	
Premium Interest Checking <i>Waived with minimum daily balance of \$1,000</i>	\$6.50 monthly
Rewards Checking <i>Waived with 15+ signature based transactions posted to the account monthly</i>	\$6.50 monthly
Smart Track Checking®	\$10.00 monthly

All Checking Accounts	
Returned NSF/Check or ACH Item*	\$32.00
Overdraft Fee**	\$32.00
Courtesy Pay Fee***	\$32.00
Uncollected Funds	\$32.00
Inactivity Fee- <i>No activity for 12 months, balance less than \$500, 18 or older</i>	\$7.50 monthly
Temporary Checks	\$2.00, 1 sheet of 4

Debit/Credit Cards/ATM/Gift Cards	
Card Replacement/Reorder	\$10.00
Debit/Credit Card Rush Order	\$45.00
Additional Transactions non-FFCU ATMs <i>Rewards Checking/Student Checking 8 free, all others 4 free</i>	\$2.00 per transaction
International Transaction Fee	1% of transaction amount
Gift Cards (Non-Reloadable)	\$2.50 per card

Individual Retirement Accounts (IRA)	
Early IRA Termination or Withdrawal <i>Excludes mandatory distributions</i>	\$25.00

Credit Union Checks and Wire Transfers	
Money Order	\$3.00
Official/Teller Check (Free if payable to account holder)	\$2.00
Cashier Check	\$7.00
Wire Transfer- Domestic (Outgoing)	\$25.00

Safe Deposit Boxes- Box Fees Assessed Annually			
3x5	\$30.00	5x10	\$60.00
5x5	\$35.00	10x10	\$90.00
3x10	\$50.00		

All Accounts	
Bad Address- Returned Mail	\$5.00 per month
Monthly Statement Copy	\$10.00 each
Mini Statement (Less than a month)	\$3.00 per request
Uncollected Funds	\$32.00
Account Research/Reconciliation	\$20.00 per hour
Early Account Closure- <i>Closed within 90 days</i>	\$10.00
Returned Check Deposit (Item from member, me-to-me)	\$32.00
Speed Pay Credit Card/ACH- <i>Payment by phone, increments up to \$500</i>	\$15.00
Stop Payment	\$32.00
Check Copy	\$10.00 per copy
Levies, Writs, Garnishments	\$50.00
Escheatable Processing <i>No account activity for 5+ years, funds remitted to state</i>	\$60.00

*A Return Check/NSF/ACH Item Fee is imposed each time an item is presented against non-sufficient funds. The payee may re-present a previously returned item, which could create multiple fees related to the same item. **This fee is imposed for overdraft created by checks, Bill Pay transactions, ACH items or other electronic means. ***Federal law requires members opt-in to payment of overdraft for ATM withdrawals and one-time debit card transactions.