

**First Community Credit Union Fee Schedule  
Effective January 2021**

**FREE Checking Account** .....FREE

**First Rewards Checking** (certain criteria required) ..... FREE  
(Monthly fee of \$4.95 will be assessed 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

**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 FCCU .....FREE  
ATMs in the Allpoint Network .....FREE  
All Other ATMs .....\$2.00 ea.  
POS Transactions .....FREE  
Replacement Card .....\$7.00 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)<sup>1</sup> (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  
Representation Fee.....\$10.00 ea.

**Savings Accounts**

Withdrawals by Transfer .....\$28.00 ea.  
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  
(Prime Time<sup>2</sup> members receive one box free per year. Custom style only.)  
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<sup>3</sup> (minimum of one payment per month required) .....FREE  
Text or Email Account Alerts .....FREE  
Check Copies online through Online Banking .....FREE

**Money Orders**

Fee .....\$5.00 ea.  
Prime Time<sup>2</sup> 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<sup>4</sup> .....\$35.00 minimum ea.  
Western Union (Domestic) .....\$18.00 ea.

**Collection Items**

Outgoing Domestic .....\$22.00 ea.  
Outgoing International<sup>4</sup> .....\$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<sup>2</sup> Members .....FREE  
Non-Members .....\$15.00 ea.

**Electronic Payments**

Online Payments: Web Payment Center .....\$5.00 ea.  
Electronic Phone Payments .....\$15.00 ea.

**Additional Services**

**Miscellaneous**

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 Time<sup>3</sup> Members (up to 10 per day).....FREE  
Zipper Bank Bags .....\$5.00 ea.

**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<sup>2</sup> Members .....FREE

**Safe Deposit Box Annual Rental**

(Discounts available to Prime Time<sup>3</sup> Members on any size box)  
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

<sup>1</sup>Not 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. <sup>2</sup>Ages 65+ <sup>3</sup>Without any monthly activity, \$3.95 per month. BillPay will be canceled if inactive for 18 months. <sup>4</sup>Plus any additional fees assessed by receiving financial institution(s).