

## FEE SCHEDULE

Account Reconciliation Fee.....	\$15.00 per hour
Certified Check Fee.....	\$ 7.00 each
Check Cashing Fee.....	\$ 3.00 each*
Check Copy Fee.....	\$ 4.00 each
Closing Fee (w/in 90 days of opening).....	\$10.00
Corporate Check Fee.....	\$ 2.00 each
Corporate Check Copy Fee.....	\$ 5.00 each
Copies.....	\$ .50 each
Deposit Item Return Fee.....	\$18.00 each
Dormant Account.....	\$ 5.00 per month
Escheatment Fee.....	\$50.00
FAX – First Page.....	\$ 3.00
Each Additional Page.....	\$ 1.00
Holiday Club Early Withdrawal.....	\$ 30.00
Insufficient Address Fee.....	\$7.00 per month
Insufficient Funds Fee.....	\$30.00 each
International Wire Fee.....	\$40.00 each
Lienholder – Collateral.....	\$ 8.50 and up
Loan Refinancing Fee.....	\$30.00
Loan Payment Book Replacement Fee.....	\$15.00
New Membership Fee.....	\$ 1.00
On-Line Banking Password Reset.....	\$ 5.00
Overdraft Transfers (over 5/month).....	\$ .50 each
Printout of Account.....	\$ 2.00 per month
Starter Checks Fee (pack of 5).....	\$ 8.00
Share Draft Printing Fee .....	Prices vary depending on style
Share Draft Service Fee (Personal).....	\$ 2.00*
Share Draft Service Fee (Business).....	\$ 4.00*
Statement Copy.....	\$3.00 per page
Stop Payment Fee (Single).....	\$20.00 each
Stop Payment Fee (Series).....	\$25.00
Stop Payment Fee (ACH).....	\$25.00 each
Stop Payment Corp Check.....	\$25.00 each

## FEE SCHEDULE cont.

Visa Card Reorder/Replacement Fee (Credit or Debit).....	\$20.00
Visa Gift Card Fee.....	\$ 5.00
Wire Transfer (Incoming).....	\$18.00 each
Wire Transfer (Outgoing).....	\$18.00 each

\*Members who only use the Credit Union to cash checks (with only the share in the account) are encouraged to deposit at least \$3 to “PAY YOURSELF FIRST”. The credit union does not want to be used as a clearinghouse. If you have \$100 in your share or use other services of the credit union such as Club Accounts, Loans, Visa products, etc. you will not be charged a fee.

\*Member will be charged a service charge if their monthly balance falls below \$500.00 during the month. Member will not be charged a monthly service charge if they maintain an average daily balance of \$20,000.00 in their share accounts even if their share draft falls below \$500.00.

**ANYONE WHO HAS CAUSED THE CREDIT UNION A LOSS, IS NOT ENTITLED TO ANY SERVICES, UNLESS THEY HAVE PAID BACK THE LOSS!**

### Credit Union Membership

* Membership Share.....	\$10.00 par value
• Membership Fee.....	\$ 1.00

**FAMILY 1<sup>st</sup> FEDERAL CREDIT UNION**

**917 Moravia Street  
New Castle, PA 16101  
724 656-8420 Phone  
724 656-8428 Fax  
www.family1stfcu.com**



The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated on this Rate and Fee Schedule. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

## RATE & FEE SCHEDULE

Share and Share Draft Accounts