

First Choice Financial Federal Credit Union

Fee Schedule (Effective March 2016)

ELECTRONIC BANKING / CREDIT CARD:

Debit Card and/or Pin Replacement Fee	\$5.00
Debit Card and/or Pin Replacement RUSH fee	\$40.00
ATM Withdrawal Transactions	\$1.00
(per transaction in excess of 5/month)	
Credit Card Replacement RUSH fee	\$40.00
* FREE Debit Card Point of Sale Transactions (AllPoint of Sale, Pin & Signature based transactions are FREE)	

WIRE TRANSFER:

Domestic Outgoing.....	\$25.00
International Outgoing	\$40.00

CHECKS:

Bank Checks	1st Free, \$1.00 each
Copy of Bank Check.....	\$2.00
Stop Payment Bank Check	\$25.00
Money Orders	\$1.00 each

ACCOUNT RELATED FEES:

Courtesy Pay (CPAY)	\$30.00/Item
(Payment of overdrafts, ACH Items, Internet Bill Payer, Debit Card transactions, & ATM withdrawal items up to \$500 including fees)	
Deposited Checks (returned)	\$30.00
Overdraft (returned Debit/NSF)	\$30.00
Stop Payment (all items)	\$25.00
Protest Draft/Check Fee.....	\$25.00
Restraining Notice/Legal Processing	\$25.00
Savings Overdraft Transfer.....	\$2.00
Inactive Account Fee.....	\$10.00/month
(If inactive for 2 years & less than \$250 in account)	
Copy of Paid Draft	\$2.00
Account Research	1st Free, \$25.00/per hour
(With a 1 Hour Minimum)	
Incorrect Address Fee	\$10.00
Photocopy of Open or Closed Account.....	\$2.00/page
Closed Account Fee	\$25.00
(If closed within 3 months of opening)	
Escheat processing fee	\$50.00
IRA Transfer/Closeout fee	\$25.00
Misc. Overnight Fee	\$40.00

Federally Insured by NCUA

