



## CHANGE IN TERMS NOTICE EFFECTIVE JANUARY 1, 2012

ATM Transactions	
CU - ATM	
Withdrawals*	No Charge
Withdrawals Denials*	No Charge
(*Other Institutions may have usage charges)	
FFCU Card Transactions @FFCU ATM	No Charge
Non-FFCU Card Transaction @FFCU ATM	\$2.00
New Debit Card	No Charge
Replacement Debit Card	\$5.00

Electronic Services	
Direct Deposit	No Charge
Online Banking	No Charge
E-Statements	No Charge
Bill Pay w/Online Banking	No Charge

Collection Items	
Domestic Item	\$10.00
Foreign Item (check)	\$10.00

Copies and Research	
Account History Printouts - per page	\$0.50
Statement Copy	\$3.00
Fax Service (first page)	\$2.00
(each additional page)	\$0.25
On-Us Check Copy	\$3.00
CU Check Copy	\$3.00
Photocopy (each page)	\$0.15
Account Reconciliation/Research (per hour)	\$20.00
Verification of Deposit (Mailed)	\$15.00
Verification of Deposit (Expedited)	\$35.00

Credit Union Corporate Checks	
CU Check Withdrawal to 3 <sup>rd</sup> Party	\$4.00
CU Check Replacement for On Us Item	\$8.00
Stop Payment	\$30.00

Overdraft / Return per Item Fees	
Overdraft/NSF Fee	\$30.00
Transfer from Savings	\$12.00
Courtesy Pay	\$30.00
Returned Deposit Item (from another)	\$5.00
Returned Deposit Item (from self)	\$5.00

Safe Deposit Box	
3 X 5	\$20.00
3 X 10 1/2	\$26.00
6 X 10 1/2	\$45.00
Lost Key (to replace 1 key)	\$25.00
Safe Deposit Box Drilling Fee	\$125.00

Wire Transfers	
Wire Transfer Outgoing	
Domestic	\$15.00
Foreign	\$50.00
Wire Transfer Incoming	
Domestic	\$15.00
Foreign	\$30.00
Western Union Wire	\$20.00
(3 p.m. cut-off for all incoming and outgoing wires)	

Monetary Instruments	
Gift Card	\$3.00
Money Order	\$3.00
Money Order – ROW member	\$1.00

Other Service Fees	
Member Check Cashing	
(If member has only a share acct with less than \$100.00 balance)	\$3.00
Dormant/Inactive Account per month	
(Account is dormant if no activity in 6 months and invalid address)	\$10.00
VISA Credit Card	No Annual Fee
Notary Service	No Charge
Returned Mail Fee	\$3.00
Garnishment/Levy	\$25.00

Savings Services	
Minimum Balance (Par Value)	\$25.00
(\$25.00 minimum balance is not used to cover overdrafts)	
Membership Fee	\$1.00
Closing Share Account (w/in 6 months)	\$25.00
Re-Open Share Account (w/in 6 months)	\$10.00
Below Minimum Balance Fee	No Charge
Maximum Share Withdrawals	No Charge
Management Fee for FFCU IRAs	No Charge
Christmas Club Early Withdrawal Penalty	\$25.00

Checking Services	
Check Orders	(varies)
Re-open Checking Account (w/in 6mths)	\$10.00
Stop Payment (per check )	\$30.00
Identity Theft Protection	No Charge

Monthly Charge	
Basic Checking	\$5.00
*To avoid a service charge, member must have one of the following: a) a loan of any type with FFCU (includes a Credit Card Loan); b) a share certificate, IRA or aggregate balance of \$500 at the close of business on the last day of the month.	
Money Market	
\$2500 Minimum Balance	No Charge
Average Daily Balance Less than \$2500	\$5.00