

Statement of Fees – Effective January 23, 2017

Shares (Savings)

Minimum balance falls below \$100.00 (excluding Junior Savers)	\$5.00/month
Money Market minimum balance fee	\$25.00/month
Super Savers minimum balance fee	\$25.00/month

Share Drafts (Checking)

Monthly Service Charge*	\$ 0.00/month
Prime Checking Low Balance**	\$2.50/month
Stop Payment	\$20.00

Share Certificates / IRAs

Early Withdrawal Fee (Share Certificates)	\$15.00
IRA Annual Maintenance Fee	\$15.00
IRA Closure/Transfer Fee	\$25.00

General Fees

ATM Deposit Corrections	\$25.00
Bad Address	\$10/month
Cashier Check (per check)	\$ 5.00
Check Assure	\$35.00
Check Cashing	\$10.00 or 2% (lesser amount)
Credit Card Processing Fee	\$ 10.00
Dormant/Abandoned Account	\$ 5.00/month
Escheat Notification Fee	\$ 2.00
Incoming Wire Fee	\$10.00
Incorrect Social Security or Tax Pay ID	\$60.00/year
Legal Process Fee (comply with levies, tax liens, etc.)	\$125.00/per legal document
Negative Share Balance Collection Fee	\$20.00
Non-FFCU or CO-OP ATM Withdrawal Fee	\$ 5.00
Non-Sufficient Funds (NSF)	\$35.00
Outgoing Domestic Wire Fee	\$25.00
Overdraft Protection Annual Fee (Grandfathered and no longer available)	\$40/year
Overdraft Transfer Fee (from Shares or Loans) per transfer	\$3.00 each/\$12 daily max
Overnight Delivery	\$ at cost
Return of Deposited Item (per item)	\$35.00
Rush Order ATM/Debit Card	\$30.00
Share or Loan Audit Fee	\$25 per hour
Single Service Fee	\$2/month
Statement Copy Fee	\$ 5.00
Unavailable/Uncollectible Funds (per check)	\$35.00

Loan Fees

Deferments/Modifications (non-real estate)	\$ 50.00
Demand – Update	\$ 15.00
Demand – Written	\$ 60.00
DMV Documentation Processing	\$ 50.00
Failed Loan Transfer	\$ 35.00
Loan Documentation Copies (non-real estate)	\$ 15.00
Real Estate Loan Document Copies	\$ 25.00
Real Estate Loan Modification	\$200.00
Reconveyance Fee (varies by county)	\$ 60.00
Recording Fee (varies by county)	\$ 20.00
Subordination Fee	\$250.00

*Effective 7/1/17 eliminated

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