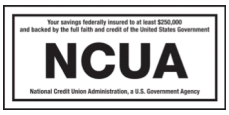
FIRST FINANCIAL
CREDIT UNION



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	$5.00/month
Prime Checking Low Balance	$25.00/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