

City of Firsts Community FCU Fee Schedule

August 30, 2019

In addition to the specific fees described in the account disclosures, your account may also incur fees as listed in this fee schedule. Fees & Charges are subject to change.

Online & Mobile Banking FREE

Notary Service (Members only) FREE

E-Statement FREE

Transfers on Sybil, home/mobile banking FREE

Photo copy (On home/mobile banking) FREE

Bill Pay (IPay) Service FREE

Share Draft (Checking) Account& ACH Fees:

Monthly Service Charge FREE

Non Member Cashing on us check \$5.00

Auto/manual overdraft transfer per transfer \$3.00

NSF(Checks/ACH/-)per presentment \$35.00

Negative Balance due to ATM/Debit Card NSF \$35.00

Photo copy (**Free** on home/mobile banking) \$5.00

Check orders/accessories Charges vary by design

Check deposited or cashed-returned for any reason:

Drawn by you: \$35.00 Drawn by someone else: \$25.00

Stop Payments (Checks/ACH) \$28.00

VISA/ATM/Debit Card Fees:

Replacement Card - \$15.00 Replacement PIN - \$5.00

After 8th ATM transaction(in Month) \$.75 per transaction

Miscellaneous Fees:

Replacement Password and/or Pin:

Sybil/Home/Mobile Banking, IPay \$5.00

Incoming Wire \$10.00 Outgoing Wire \$20.00

E-Statement **FREE** Mailed Acct Statement \$1.00

Statement /transaction copies– per page \$1.00

Telephone Teller assisted:

Transaction history (over 3 transactions) \$3.00

Transfers \$3.00

(Transfers/History**Free** on Sybil, home/mobile banking)

Returned mail fee (per item) \$3.00

Legal Process (Levy/warrant/record request) \$20.00

Deposit Account Verification \$5.00

IRA Early Withdrawal/Transfer/Closing \$25.00

Christmas Club early w/d (Jan 1-Oct 1) each \$10.00

Cashier Check \$3.00

CheckMate \$1.00

Research , Reconciling Ck book(Min 1 hour)\$15.00hr

Fax(Per page) \$2.00

Copies (Per page) \$0.50

Account Closure within 90 days of Opening \$5.00

Re-open Closed Share within 12 months \$10.00

(or opening new after closing) \$10.00

Dormant Fee-no activity in12mos \$3/month

(Waived with Active VISA or \$1,000 Acct Balance)

Coin Depositing /Cashing (FREE 1st 2 wks of May/Sept) 5%

Money Market (After 3rd w/d or transfer) \$3.00