

# RATES & FEES



Effective 11-16-2018

## 1st Community Federal Credit Union - Rates & Fees as of 11-16-18:

### Membership (Share/Savings Account) Fees:

New Member Fee (one-time non-refundable) .....	\$ 5.00
New Indirect Member Fee (one-time non-refundable) .....	25.00
Account Closure Fee if closed w/in 90 days of opening (also applies to IRA Shares) .....	25.00
Account Closed Less than Par .....	remaining balance
Account Closed 30 days after Indirect Loan pays off & member has no other services...balance in acct \$30.00 or less	

### Check Cashing Fees: 5% of the check amount (no minimum / no maximum)

To avoid this fee you must have one of the following services:

- 1) a Checking account with a Debit Card; or
- 2) a 1<sup>st</sup> Community credit card or loans in good standing with an aggregate balance of \$500 or more; or
- 3) an aggregate amount in Savings (meaning all deposit accounts under one member # combined) of \$500 or more

### Checking Account Fees:

ePLUS Checking ..... \$7.95 per month or reduce your fee by \$4.00 by receiving eStatements and/or reduce your fee \$3.95 for having a minimum 15 1CFCU debit card transactions clear your account per month.

Take advantage of both options to reduce your monthly fee to \$0.00

1 <sup>st</sup> Checking – up to age 21 .....	FREE
Senior Checking – age 55+ .....	FREE
Non-Profit Service Organizations Checking FREE unless balance falls below \$250 then .....	monthly 4.00
Business Checking .....	monthly 7.00
Fiduciary Checking .....	monthly 3.00
Per Item Paid under Courtesy Pay Program or by Repost or Returned NSF .....	30.00
Re-open Checking Account .....	after 90 days...10.00..... 0-90 days...30.00
Check Copies ordered through 1CFCU staff .....	5.00
Improperly encoded micr line .....	3.00
Personalized Checks .....	catalogue price

### Money Market Accounts:

Minimum Balance \$2,500 .....	FREE
Service Charge When Balance Falls Below \$2,500 .....	monthly 15.00
6 withdrawals per month FREE .....	thereafter each 5.00
Checks - first 40 FREE - thereafter (per 40 duplicate checks) .....	catalogue price

### MEGA Money Market Accounts:

Minimum Balance \$25,000 .....	FREE
Service Charge When Balance Falls Below \$25,000 .....	monthly 15.00
6 withdrawals per month FREE .....	thereafter each 5.00
Checks - first 40 FREE - thereafter, per 40 duplicate checks .....	catalogue price

### Debit / ATM Card Fees:

Monthly Service Charge w/Checking Account .....	FREE
Per transaction/inquiry by our member at a foreign machine .....	1.00
Foreign Debit/ATM card transaction fee at all 1CFCU ATMs on Goodfellow AFB .....	2.00
Foreign Debit/ATM card transaction fee at all other 1CFCU ATMs .....	2.25
Copy of merchant receipt .....	pass thru fee
Decoupled Debit Card Transaction .....	5.00
International Currency Transaction .....	pass thru fee
Cross Border Fee pass thru fee .....	
Overnight or Rush Card – Actual Cost .....	15.00 - 75.00

### It's Me 247 Online Bill Pay:

A2A (Account to Account transfers to other financial institutions).... set up fee per institution .....	10.00
Bill Pay Check Copies or Electronic Item Trace .....	5.00
Stop payments on checks, electronic drafts or Bill Pay items .....	30.00
Overnight check .....	14.95
Same Day Bill Payment .....	9.95
Next Day PopMoney transaction .....	1.50
3-Day PopMoney transaction .....	0.75
PopMoney Stop payment fee .....	20.00

### Other Account Fees on ALL Accounts & Services:

Re-open any Deposit Account .....	(after 90 days.....10.00..... (0-90 days)..... 30.00
Inactive Deposit Account (no activity for at least 12 months) .....	monthly 5.00
Dormant (Escheat) Account Processing Fee .....	25.00
NSF Items or Closed Account Items .....	30.00
Items that Draw Share/Savings Balance Below \$25 Minimum (Par Value) Balance .....	30.00
Items that Draw the Checking Balance Below \$ -0- or the Collected Balance .....	30.00
Research / Reconcile Any Account, Unauthorized Item or Foreign Bank Wire..... (min. 1 hour).....per hour....	25.00

Stop Payments (other than Indefinite ACH Stop Payment for Any Amount) .....	30.00
Indefinite ACH Stop Payment Fee for Any Amount .....	\$30.00 one-time set-up plus \$5.00 monthly fee
Legal Process fee for Liens, Levies, Garnishments, Freezes, Subpoenas, Child Support, etc. ....	50.00
Statement Copies .....	4.00
Print-out of Latest Activity on Account .....	5.00
Handling fee for Charged-back Item when Current Balance covers Charge-back .....	5.00
Handling fee for Charged-back Item when it draws account current balance negative .....	30.00
Coin Machine .....	3% for members / 10% for non-members/ free for Arnie mbrs when deposited to Arnie acct

### Term Share Certificates/IRA Term Share Certificates:

Penalty for Early Redemption: The forfeiture of 90 days dividends from the principal whether earned or not.

6 months - 90 day penalty	3 years - 365 day penalty	1 year - 180 day penalty
5 years - 730 day penalty	2 years - 270 day penalty	

### Other Services:

MasterCard Gift Cards .....	3.00
Other fees may apply – please see the MasterCard Terms & Conditions disclosure	
Reloadable VISA Travel Card - non-personalized/picked up at CU office ...4.00...personalized/regular mail...11.00	
personalized/express mail...29.50.....reload fee....1.25	
Other fees may apply – please see the VISA Terms & Conditions disclosure	

Bank Wire .....	25.00
Foreign Bank Wire .....	40.00
Commercial Money Order...(Western Union) (foreign CMOs may be higher) .....	25.00
Send charged-back items to Check Star, collection agency, etc. ....	set-up 25.00
Money Orders.....(regardless of amount) .....	1.50
Incoming and Outgoing Collection Items .....	25.00
Outgoing Foreign Collection Items .....	40.00
Photo Copies .....	0.15
Fax Machine Service (Incoming & Outgoing) 1st Page.....2.00 Each Additional Page .....	1.00
W/d checks payable to other than member or joint owner .....	over-the-counter. 1.00 / mailed..3.00
Pre-authorized w/d checks payable to other than member set-up to be paid automatically by CU	
One time set-up fee per check payee .....	5.00
Per check sent out .....	3.00
Postage or any type of express delivery .....	current rate
Address Change - Returned Mail/Bad E-mail address .....	10.00
Change received by post office post card .....	5.00
Legal Fees .....	(1 hours retainer fee required up front) ..... actual cost of our attorney

### Safe Deposit Boxes: Annual Rental: (No refunds if box is closed during the year)

3 x 5 .....	(per year) 15.00	5 x 10 ... (per year) .....	30.00
5 x 5 .....	(per year) 20.00	10 x 10 ..(per year) .....	40.00
3 x 10 ... (per year) .....	25.00		
Lost Key Fee .....	10.00	Drill Fee .....	80.00

### Loan Fees:

Title/Documentary (per application) .....	Texas 50.00.....Out-of-State.....75.00
Late Fee on Loans ... (after 10 days late - 20% of interest due not to exceed \$25) .....	minimum \$1.00
Late Fee on Indirect Loans.....(after 15 days late - 5% of the monthly payment) .....	no minimum or maximum
Paid Loan w/Inactive Account...(Indirect or out of area members whose loans pay off or have a balance left below \$10 that are not using any other CU service) .....	\$30 or balance on deposit
Collection call when loan is past due .....	12.00

### Loan Pay Express:

Pay loans online or by phone using a Debit or Credit Card (VISA does not allow their card to be used to make a direct loan payment)

Payment Made	Fee	Payment Made	Fee
\$ 0.01 - \$ 200.00	\$ 14.00	\$ 200.01 - \$ 400.00	\$ 21.00
\$ 400.01 - \$ 700.00	\$ 27.00	\$ 700.01 - \$1,000.00	\$ 35.00
\$1,000.01 - \$1,300.00	\$ 43.00	\$1,300.01 - \$1,600.00	\$ 49.00
\$1,600.01 - \$1,900.00	\$ 58.00	\$1,900.01 - \$2,200.00	\$ 66.00
\$2,200.01 - \$2,500.00	\$ 73.00	\$2,500.01 - \$2,800.00	\$ 82.00
\$2,800.01 - \$3,000.00	\$ 88.00		

Pay loans online or by phone via ACH .....

### VISA Platinum Credit Card Fees:

Annual Fee / Cash Advance Fee / Card Replacement Fee / Balance Transfer Fee .....	FREE
Overnight or Rush Card – Actual Cost...15.00 - 75.00	Document copies..... 3.00
NSF or closed account on payments.....25.00	Faxing document ... \$2 first page/ \$1 ea. Addtl page