

1st Community Federal Credit Union – Consumer Fees Schedule as 11-01-20

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	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
Excessive Transactions* - this fee will be charged per transaction after the sixth (6) FREE electronic transaction is made from your Share/Savings or Club account (except Christmas & Arnie) Accounts.....	1.00

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 1st Community credit card or loans in good standing with an aggregated balance of \$500 or more; or
- 3) an aggregated 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 or take advantage of both options to reduce your monthly fee to \$0.00
FREE Checking – any age – must receive your statements electronically.....	FREE
Basic Checking – any age – may receive paper statements.....	monthly 4.00
1 st Checking – up to age 21 – may receive eStatements or paper statements.....	FREE
Senior Checking – age 55+ - may receive eStatements or paper statements	FREE
Non-Profit Service Organizations Checking FREE unless balance falls below \$250 then	monthly 4.00
Fiduciary Checking	monthly 3.00
Business Checking – see separate Business Account Fee Schedule for checking account options	
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:

\$2,500 Minimum Daily Balance required to avoid fee.....	monthly 15.00
Excessive Transactions* - this fee will be charged per transaction after the sixth (6) FREE electronic transaction (which includes personal checks) is made from your Money Market account	5.00
Checks - first 40 FREE - thereafter (per 40 duplicate checks)	catalogue price

MEGA Money Market Accounts:

\$25,000 Minimum Daily Balance required to avoid fee.....	monthly 15.00
Excessive Transactions* - this fee will be charged per transaction after the sixth (6) FREE electronic transaction (which includes personal checks) is made from your Mega Money Market account	5.00
Checks - first 40 FREE - thereafter, per 40 duplicate checks.....	catalogue price

*Excessive Transactions – electronic transactions include: transfers between accounts at 1CFCU which includes automatic transfers: to cover an overdraft in your checking account, third party payees or to other institutions when made by telephone, fax, or online / mobile / text banking. This includes automatic or preauthorized bill payments including ACH and automatic debits. There is no limit on in-person transactions, ATM withdrawals, or requests for check withdrawals made payable to you via telephone or online banking. These fees do NOT apply to any transfers to pay on loans or credit cards. These fees do not apply to transactions on your checking account.

Debit / ATM Card Fees:

Monthly Service Charge w/Checking Account.....	FREE
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
International Currency Transaction	pass thru fee
Cross Border Fee.....	pass thru fee
Overnight or Rush Card – Actual Cost.....	15.00 - 75.00
Replace your debit card due to being lost, misplaced or stolen (no fee charged for damaged card if you still have the actual card in your possession).....	5.00

It's Me 247 Online Bill Pay:

A2A (Account to Account transfers to other financial institutions).....	set up fee per institution.....10.00
	no fee thereafter per transfer.....FREE
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
Legal Process fee for Liens, Levies, Garnishments, Freezes, Subpoenas	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

Membership & Account Agreement, Truth-in-Savings Fee Schedule and other 1CFCU disclosures are subject to change.

Please see our website at www.1cfcu.org for any updates.