

Family First Credit Union - Fee Schedule

Service Fee	Charge
Checking Accounts	
Prestige Draft Account Monthly Maintenance	No Charge
Family First Checking Monthly Maintenance – Monthly maintenance fee will be waived if the account maintains an average daily balance of \$4,000	\$4.95
Basic Checking Monthly Maintenance – Monthly maintenance fee will be waived if the account is enrolled in Electronic Statements.	\$3.00
E-Checking Monthly Maintenance	\$12.00
NSF (Non-Sufficient funds) for each presentment, including if the same item is presented	\$32.00
Overdraft Privilege (Per transaction)	\$32.00
Money Market Accounts	
Money Market – Minimum balance \$2,500.00	No Charge
Money Market – If balance goes below \$2,500.00 - Monthly	\$10.00
Money Market – Excessive withdrawal fee after six withdrawals per month	\$5.00
Debit Card	
Visa CHECKCARD Replacement	\$20.00
Visa CHECKCARD Replacement Two Day	\$60.00
Checks	
Returned Check Deposit Fee	\$32.00
Returned Payment Fee	\$32.00
Copy of Cancelled Check	\$5.00
Counter Check (Three free when opening qualified account)	\$1.00 (per check)
Check Cashing (Non-Members)	\$5.00
Stop Payment Request	
Stop Payment Check Request (Signature required)	\$32.00
Stop Payment ACH Request (Signature required)	\$32.00
Statements	
Additional Statement of Account per Page for Current Month	\$1.00
Additional Statement per Month on Previous Months	\$3.00
Miscellaneous Fees	
Excessive Share Savings Withdrawal Fee <i>After one free withdrawal per month on share accounts</i>	\$4.00
Inactive Account Fee <i>Monthly until account is brought active, closed or escheated</i>	\$5.00
Local Fax	\$2.00
Long Distance Fax	\$3.00
Account Research (Per hour / one hour minimum)	\$20.00
Official Check to Third Party	\$5.00
Incoming Wire	\$10.00
Domestic Wire Transfer (Outgoing)	\$20.00
Garnishment and Levy Processing	\$35.00
Return Mail	\$5.00
Closed Savings (Within first year opened)	\$5.00
Verification of Deposit	\$5.00
Club Account Early Withdrawal	\$10.00
Consumer Loan Late Payment Fee	5% of the installment due
Loan Modification	\$32.00
Skip Payment for each Loan	\$32.00
Title Fee	\$18.00
Duplicate Lien Release	\$10.00