

SERVICE	DETAIL	FEE	HOW TO PREVENT FEE
<b>ACCOUNTS</b>	Activity Printout Auto transfer/Overdraft protection	\$2 per copy \$2 per occurrence	
	Deposit correction Dormant account ❖ Early account closure Escheat administration fee  Garnishment Image copy ❖ Research/reconciliation (1 hour minimum) ❖ Statement copy ❖ Tax levy Undeliverable mail	\$3 per occurrence \$9 per month after 1yr of inactivity \$5 per occurrence \$50 per occurrence when amount to be escheated is \$100 or more  \$50 per occurrence \$3 per copy \$50 per hour \$5 per copy \$50 per occurrence \$5 per item	Use account at least once per year  Use account at least once per year to avoid dormancy. Prolonged dormancy may result in funds escheated.
<b>ACH</b>	ACH Origination ◆ Monthly Service Per File Returns or Notifications of Change Non-recurring origination (1 time) Return Stop payment	\$25 per month \$5 per file transmitted \$15 per item \$15 per occurrence \$32 per item \$30 per transaction	Set up recurring ACH
<b>ATM</b>	Foreign ATM not owned by FFCU Transfer Withdrawal Transaction denied	\$1 per transaction \$1 per transaction \$0.50 per transaction	CULIANCE, Allpoint & Moneypass ATMs <b>free</b>
<b>CHECKS</b>	Check Cashing for non-members Counter Check ❖ Money order ❖ Cashier's checks Business Remote Deposit Capture-Desktop Scanner  Business Remote Deposit Capture-Mobile Stop payment	\$5 per item \$2 per set of 4 \$5 per item \$10 per check \$30 setup fee ◆ \$35 per month, \$0.08 per item over 250 items scanned in a month <b>No Fee</b> \$30 per item	250 items scanned <b>free</b>
<b>CURRENCY</b>	Cash purchase (coin roll) Cash purchase (currency strap) Coin deposit Currency deposit	\$0.25 per roll \$1 per strap \$2 per \$1000 \$2 per \$1000	
<b>DEBIT &amp; CREDIT CARDS</b>	Card replacement	\$10 per occurrence	1st occurrence is <b>free</b>
<b>MONEY MARKET SAVINGS</b>	Monthly maintenance fee	\$10 per month	ADB of \$5,000
<b>NON-SUFFICIENT FUNDS</b>	Paid via check, ACH, or Bill Pay	\$32 per item	
<b>POSITIVE PAY ◆</b>	ACH Check SMS (text) notifications	\$25 for first account \$10 for add'l accts per same member \$30 for first account \$15 for add'l accts per same member \$0.10 per text notification	
<b>QUICK PAY</b>	Each instance of Quick Pay used ❖	\$12 each	
<b>SAFE DEPOSIT BOX</b>	3 x 5 size 5 x 5 size 3 x 10 size 5 x 10 size 10 x 10 size	\$25 per year \$35 per year \$40 per year \$60 per year \$100 per year	
<b>SWEEPS</b>	Loan sweep Loan & overnight Money Market Account sweep Overnight Money Market Account sweep	\$75 per month \$125 per month \$75 per month	
<b>WIRE TRANSFERS</b>	Incoming domestic Outgoing domestic online/assisted Incoming international Outgoing international	\$15 per transaction \$20/\$25 per transaction \$20 per transaction \$45 per transaction	

The fees and charges listed above may be assessed against your business account(s) at the Credit Union. Fees may reduce earnings on your account. Please refer to the Agreements and Disclosures for further information.

SERVICE	DETAIL	FEE	HOW TO PREVENT FEE
BUSINESS CHECKING	Monthly Maintenance Fee	<b>\$10</b>	Sign up for Merchant Services <i>or</i> Maintain a \$10,000 account balance <i>or</i> Maintain a \$25,000 relationship balance (loans & deposits) under one membership
	Transaction Fee	<b>\$0.25</b> per item over 500 items	First 500 items are free
	Cash Services	<b>\$2</b> per \$1,000 after \$10,000	Up to \$10,000 in cash free per month
	Business Remote Deposit Capture-Desktop Scanner	<b>\$35</b> per month	Combined ADB of \$100,000 or more on loans & deposits <i>AND</i> \$5,000 in monthly deposited checks
	Business Remote Deposit Capture-Mobile	<b>No Fee</b>	
	Recommended for These Businesses		With more robust services & transactional needs who frequently visit a branch
SIMPLE CHECKING*	Monthly Maintenance Fee	<b>No Fee</b>	
	Transaction Fee	<b>\$0.25</b> per item over 250 items	First 250 items are free
	Cash Services	<b>\$2</b> per \$1,000 after \$5,000	Up to \$5,000 in cash free per month
	Business Remote Deposit Capture-Desktop Scanner	<b>\$35</b> per month	Combined ADB of \$100,000 or more on loans & deposits <i>AND</i> \$5,000 in monthly deposited checks
	Business Remote Deposit Capture-Mobile	<b>No Fee</b>	
	Recommended for These Businesses		With minimal branch activity who primarily use online services
NON PROFIT CHECKING	Monthly Maintenance Fee	<b>No Fee</b>	
	Transaction Fee	<b>No Fee</b>	
	Cash Services	<b>\$2</b> per \$1,000 after \$10,000	Up to \$10,000 in cash free per month
	Business Remote Deposit Capture-Desktop Scanner	<b>\$35</b> per month	Combined ADB of \$100,000 or more on loans & deposits <i>AND</i> \$5,000 in monthly deposited checks
	Business Remote Deposit Capture-Mobile	<b>No Fee</b>	
	Recommended for These Businesses		With an IRS Nonprofit designation
ANALYSIS CHECKING			<b>Fees on Analysis Checking offset with Earnings Credit**</b>
	Monthly Maintenance Fee	<b>\$20</b>	
	Transaction Fees		
	Credits	<b>\$0.25</b> per credit	
	Debits	<b>\$0.15</b> per debit	
	Deposited item	<b>\$0.15</b> per item	
	Draft change	<b>\$0.15</b> per item	
	Cash Services	<b>\$2</b> per \$1,000	
	Business Remote Deposit Capture-Desktop Scanner	<b>\$35</b> per month	
	Business Remote Deposit Capture-Mobile	<b>No Fee</b>	
	Recommended for These Businesses		With more complex needs that carry higher account balances

\*Simple Checking for business accounts is designed for businesses with less than 250 items, including checks paid, other debits, credits, deposits and deposited items. Simple Checking accounts exceeding the 250 item limits during any three (3) consecutive statement cycles will automatically be converted to Business Checking.

\*\*Other fees may apply to account based on account activity and other services provided. Please see Business Fee Schedule-pg 1 for more details.