

## Schedule of Fees and Charges

*Effective October 24, 2022*

### Account Services

Membership Share Monthly Minimum Balance Fee (waived on balances above \$25)	\$2.00
Checking Account Monthly Service Fees	
• Basic Checking (waived with qualifying criteria or if primary member <23 years of age)	\$3.00
• Value Checking	\$5.00
• Fresh Start Checking (waived with qualifying criteria or if primary member <23 years of age)	\$3.00
• Prestige Checking (waived on balances above \$5,000 cumulatively)	\$20.00
Share Account Early Closure Fee (within first 6 months)	\$25.00
IRA Service Fee (once per year, per IRA)	\$10.00
IRA Early Closure Fee	\$35.00
Inactive Account Fee (per month- after 6 months of inactivity)	\$10.00

### Credit Union Services

Stop Payment (check & ACH)	\$35.00
Non-Member Check Cashing Fee (waived for checks under \$50)	\$5.00
Call Center Inquiry or Transfer Fee	\$1.00
Paper Statement (members ages 18 or older and born after 1960; per statement)	\$3.00
Official Checks	\$2.00
• Stop Payment & Reissue of Official Check	\$15.00
• Copy of Official Check*	\$4.00
Money Orders	\$2.00
Wire Transfer*	\$20.00
Return Mail Fee	\$5.00
Account Research Fee (per hour, upon request)	\$30.00

### Overdraft & Non-Sufficient Funds (NSF) Services

Overdraft Privilege Fee (applies to withdrawals made by check, ATM, debit card, or ACH)	\$35.00
Overdrawn Account Fee (ATM or point of sale)	\$35.00
Deposited Item Return Fee	\$35.00
3 <sup>rd</sup> Party Deposited Item Return Fee	\$10.00
Non-Sufficient Funds Return Fee (check & ACH)	\$35.00
Share Overdraft Transfer Fee	\$5.00

### Electronic Services

Person to Person Payment	\$1.00
Online Fund Transfer (outgoing)	\$1.00
Excessive Transaction Fee	\$10.00
Loan payment made by phone via a Member Service Representative (bank account, credit or debit card)	\$10.00
Loan payment made online/automated Pay-by-Phone (credit or debit card)	\$10.00
Loan payment made online/automated Pay-by-Phone (bank account)	\$3.00

### ATM and Debit Card Services

Card Replacement (1 free per year)	\$5.00
Non First Flight FCU ATM Fee	\$2.00

*\*Waived or reduced with Prestige Checking*