



1815 Kildaire Farm Rd Cary, NC 27518
(800) 807 - 0766 | eFirstFlight.com

Schedule of Fees and Charges

Effective June 3, 2024

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
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
Wire Transfer*	\$20.00
Return Mail Fee	\$5.00
Account Research Fee (per hour, upon request)	\$30.00

Overdraft & Non-Sufficient Funds (NSF) Services

Courtesy Pay Fee (applies to checks and ACH) - maximum of 5 daily fees	\$35.00
Enhanced Courtesy Pay Fee (applies to ATM and POS)	\$35.00
Non-Sufficient Funds Fee (applies to checks, ACH, ATM, and POS)	\$30.00
Share Overdraft Protection Transfer Fee	\$5.00

Electronic Services

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