



**FEDERAL CREDIT UNION
FEE SCHEDULE**

	Membership Fee	\$5.00 (one-time)
	Minimum Balance ("Hold" will be placed on the amount)	\$25.00
NEW>>	Monthly Service Fee (Charged when account "Available Balance" falls below \$100) <i>Member can avoid the fee by maintaining a balance above \$100.</i>	\$5.00
	Printing of Statement	\$5.00
	eStatements	FREE
	Copies of Checks	\$1.00 per copy
	Account Research/Reconciliation	\$25.00 per hour
NEW>>	Account Inactivity Fee (Charged to accounts that have had no activity - deposits/withdrawals - in the prior 12 months) <i>Member can avoid the fee by making a deposit/withdrawal to his/her account.</i>	\$5.00 each month
NEW>>	Account Inactivity Fee (Charged to accounts that have had no activity - deposits/withdrawals - in the prior 36 months) <i>Member can avoid the fee by making a deposit/withdrawal to his/her account.</i>	\$10.00 each month
	Dormant Account Publication Fee	Determined at time of Publication
	Processing of Garnishments	\$25.00 per notice
	Processing of Levies, Warrants, Subpoenas	\$25.00 per notice
	Processing of Executions, SSI Confirmations	\$25.00 per notice
	Balance Inquiry (includes account number inquiries)	\$2.00
	Reference Letter	\$20.00
	Funds Transfer (ACH)	FREE
	ACH Return due to NSF (Non-Sufficient funds)	\$35.00
	Internal Transfers	FREE
	Cashier's Checks Payable to 3rd Party	\$5.00
	Stop Payment on Check /Money Order	\$35.00
	Check Deposited Returned Unpaid	\$35.00
	Home Banking	FREE
*NEW>>	Monthly Paper Statement Fee for Home Banking Users <i>Member can avoid the fee by enrolling in eStatements on Home Banking</i>	\$5.00
	Account Closing within 180 Days of Opening	\$25.00
	Hold Mail Request (one-time fee)	\$25.00
	Returned Mail Fee (each occurrence)	\$2.00
VISA Prepaid Debit Cards (additional 3rd party fees may apply)		
	Issuance Fee	\$8.00
	Reload Fee	\$5.00
Loans		
	Interest Rate	See Current Rate Sheet
	Loan Application Fee	\$25.00
	Application Fee for Empowerment Loans	\$10.00
	Late Payment Fee after 15 Day "Grace Period"	\$10.00

Effective January 1, 2024

*** Applies only to Home Banking Users**