

City of Firsts Community FCU Fee Schedule

February 1, 2018

In addition to the specific fees described in the account disclosures, your account may also incur fees as listed in this fee schedule. Fees & Charges are subject to change.

Online & Mobile Banking	FREE
Notary Service (Members only)	FREE
E-Statement	FREE
Transfers on Sybil, home/mobile banking	FREE
Photo copy (On home/mobile banking)	FREE
Bill Pay (IPay) Service	FREE

Share Draft (Checking) Account& ACH Fees:

Monthly Service Charge	FREE
Non Member Cashing on us check	\$5.00
Auto/manual overdraft transfer per transfer	\$3.00
Insufficient funds NSF(Checks/ACH/)-per item	\$35.00
Negative Balance due to ATM/Debit Card NSF	\$35.00
Photo copy (Free on home/mobile banking)	\$5.00
Check orders/accessories	Charges vary by design
Check deposited or cashed-returned for any reason:	
Drawn by you:	\$35.00
Drawn by someone else:	\$25.00
Stop Payments (Checks/ACH)	\$28.00

VISA/ATM/Debit Card Fees:

Replacement Card -	\$15.00	Replacement PIN -	\$5.00
After 8 th ATM transaction(in Month)	\$0.75 per transaction		

Miscellaneous Fees:

Replacement Password and/or Pin:	
Sybil/Home/Mobile Banking, IPay	\$5.00
Incoming Wire	\$10.00
Outgoing Wire	\$20.00
E-Statement	FREE
Mailed Acct Statement	\$1.00
Statement /transaction copies-- per page	\$1.00
Telephone Teller assisted:	
Transaction history (over 3 transactions)	\$3.00
Transfers	\$3.00
(Transfers/History Free on Sybil, home/mobile banking)	
Returned mail fee (per item)	\$3.00
Legal Process (Levy/warrant/record request)	\$20.00
Deposit Account Verification	\$5.00
IRA Early Withdrawal/Transfer/Closing	\$25.00
Christmas Club early w/d (Jan 1-Oct 1) each	\$10.00
Cashier Check	\$3.00
CheckMate	\$1.00
Research , Reconciling Ck book(Min 1 hour)	\$15.00hr
Fax(Per page)	\$2.00
Copies (Per page)	\$0.50
Account Closure within 90 days of Opening	\$5.00
Re-open Closed Share within 12 months	\$10.00
(or opening new after closing)	\$10.00
Dormant Fee-no activity in12mos	\$3/month
(Waived with Active VISA or \$1,000 Acct Balance)	
Coin Depositing /Cashing (FREE 1 st 2 wks of May/Sept)	5%
Money Market (After 3 rd w/d or transfer)	\$3.00