

# Franklin Mint Federal Credit Union

## FEE SCHEDULE

Effective as of August 28, 2006

### PREMIER ACCESS SERVICES

Home Banking	FREE
Bill Payer <sup>1</sup>	FREE
P.A.T	FREE
Card Activity	
FMFCU ATMs	FREE
Point-of-Sale (no PIN required)	FREE
Non-FMFCU ATMs	6 free on checking 3 free on savings
Other Accounts/Excess Activity	\$1
Third Party Network Activity	\$2
Adjustments	\$5
Card Replacement/ Re PIN	\$7
Empty Deposit Envelopes	\$30
Foreign Currency Conversion Fee	1.50%

### GENERAL SERVICES (Applicable to All Accounts)

Account Closing (within 90 days of opening)	\$5
Account Reconciliation (1/2 hour minimum)	\$30 per hr.
Auto Title Change	\$20
Automatic Savings Transfer to Overdraft	\$5
Bond Coupons	\$7 per envelope
Bond Coupons, Returned	\$10 per envelope
Cashier's Check	\$5
Check Cashing Fee <sup>2</sup>	1% of Check/\$5 minimum
Check Copy	\$3
	<i>FREE Draft Check Copies Via Home Banking</i>
Check Printing	Varies
Court Appearance	\$150
Credit/Deposit Verification	\$5
Deposit Item Copy	\$10
Deposit Return (third party)	\$10
Deposit Return (member)	\$20
Escheat Processing	\$50
Foreign Check Collection	Varies
Garnishment/Writ of Execution	\$250
Gift Cheques	\$2.50
Gift Cheque Card	\$3.95
Inactive Savings Account	\$10 annually (After 12 mos., bal <\$100)
Inactive Checking Account	\$10 semi-annually (After 6 mos., bal <\$25)
IRA Account Termination	\$10
Liens & Levies	\$100
Money Orders	\$3
Non-Sufficient Funds (NSF)	\$30 per item
Paid Over Draft	\$30 per item
Signature Guarantee	\$2
Statement Copy	\$7
	<i>FREE Electronic Statements via Home Banking</i>
Statement Interim Printout	\$2
Stop Payment/ACH Revocation	
Per-ACH/Bill Payment/Cashier's Check/Check	\$15
Block of Checks	\$25
Stop Payment Cancellation	\$5
Tax Form Copy	\$10
Telephone Inquiries & Transactions/Staff Assisted <sup>3</sup>	\$1
	<i>FREE Inquiries &amp; Transactions Via Home Banking &amp; P.A.T.</i>
Travelers Cheques	FREE
Travelers Cheques for Two	\$1 per \$100
Travelers Cheque Card	\$14.95
Uncollected Fund	\$30 per item
Undeliverable Mail	\$10
Wire Transfers	
Domestic	\$15
International	\$40
Incoming	FREE

### REGULAR CHECKING & MONEY MARKET ACCOUNTS

Minimum balance	NONE
Monthly Service Charge	NONE
Per Check Charge	NONE
Non-Truncated Statements	\$15
Excess Money Market Checks	\$10 per check

### CHECKING PLUS

Below minimum service fee	\$10 monthly
Per-Check Charge	NONE

### PERFORMANCE CHECKING

Below Minimum Service Fee <sup>4</sup>	\$25.00/month
Per-Check Charge	NONE

Card Activity	
FMFCU ATMs	FREE
Non-FMFCU ATMs <sup>4</sup>	FREE
Check Copy	FREE
Statement Copy	FREE
Home Banking	FREE
P.A.T.	FREE
Regular Travelers Checks	FREE
Money Orders	FREE
Cashier's Checks	FREE

### BUSINESS CHECKING

Monthly Service Charge/Truncated	\$20
Monthly Service Charge/Non-Truncated	\$30

### SAFE DEPOSIT BOXES

Replace lost key	\$10
Drilling	\$225
Inventory	\$25
Will Search	FREE

<sup>1</sup> A non-usage fee of \$6.95 per month will be assessed to your checking account if Bill Payer service is not utilized for 90 consecutive days without written notice of cancellation to FMFCU.

<sup>2</sup> Fee charged if you do not have a balance of \$100 or more in any combination of deposit accounts.

<sup>3</sup> To increase security and member privacy, staff assisted inquiries that could be accomplished through FMFCU's free automated/electronic services such as Premier Access Telephone Banking or Home Banking, will be subject to these charges.

<sup>4</sup> Certain terms and conditions apply. Limited check styles & quantities on first free check order. Performance Checking receives \$25.00 annual check order credit. FMFCU will not charge ATM fees. Owners of non-FMFCU ATMs may impose their own surcharges. Accounts that fall below monthly minimum balance requirements will incur a monthly service fee of \$25. Please refer to Truth In Savings Disclosure for complete details. Fees may change from time to time and may not include all fees charged by FMFCU.

For the most current information or additional details on products and services, please visit us online at [www.fmfcu.org](http://www.fmfcu.org), or call 610-325-5100. (Outside PA, call 1-800-220-3193.)

