

Franklin Mint Federal Credit Union

FEE SCHEDULE

Effective as of February 9, 2009

PREMIER ACCESS SERVICES

| | |
|---------------------------------|---|
| e-Banking | FREE |
| Bill Payer ¹ | FREE |
| PAT | 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)

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|---|-------------------------|
| 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 ² | 1% of Check/\$5 Minimum |
| Check Copy | \$3 |

FREE Draft Check Copies via e-banking

| | |
|-------------------------------|---|
| 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 mon., bal <\$100) |
| Inactive Checking Account | \$10 semi-annually (after 6 mon., bal <\$25) |
| IRA Account Termination | \$10 |
| Liens & Levies | \$100 |
| Money Orders | \$3 |
| Non-Sufficient Funds (NSF) | \$35 per item |
| Paid Overdraft | \$35 per item |
| Signature Guarantee | \$2 |
| Statement Copy | \$7 |

FREE e-Statements via e-Banking

| | |
|--|--|
| 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 ³ | \$1 |
| | FREE Inquiries & Transactions via e-Banking & PAT |
| Travelers Cheques | FREE |
| Travelers Cheques for Two | \$1 per \$100 |
| Travelers Cheques Card | \$14.95 |
| Uncollected Funds | \$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 per month |
| Per-Check Charge | NONE |

PERFORMANCE CHECKING

| | |
|--|----------------|
| Below Minimum Service Fee ⁴ | \$25 per month |
| Per-Check Charge | NONE |

| | |
|-----------------------------|------|
| Card Activity | |
| FMFCU ATMs | FREE |
| Non-FMFCU ATMs ⁴ | FREE |
| Check Copy | FREE |
| Statement Copy | FREE |
| e-Banking | FREE |
| PAT | FREE |
| Regular Travelers Cheques | FREE |
| Money Orders | FREE |
| Cashier's Check | FREE |

SAFE DEPOSIT BOXES

| | |
|------------------|-------|
| Replace Lost Key | \$10 |
| Drilling | \$225 |
| Inventory | \$25 |
| Will Search | FREE |

¹ 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.

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

³ 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 (PAT) or e-Banking, will be subject to these charges.

⁴ Certain terms and conditions apply. Limited check styles & quantities on first free check order. Performance Checking receives \$25 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, or call 610-325-5100. (Outside PA, call 1-800-220-3193.)



**FRANKLIN MINT
FEDERAL CREDIT UNION**
The Credit Union of Choice![®]

