

As of September 1, 2018

# FMFCU FEE SCHEDULE

## Personal & Business Banking

### GENERAL SERVICES (Applicable to All Accounts)

Abandon Escheat Property	\$100
Account Research/Reconciliation (1/2 hour minimum)	\$40 per hour
Account Transaction History Printout	\$3
Automatic Savings Transfer to Overdraft	\$5 per item
Bill Pay <sup>1</sup>	FREE
Bill Pay Expedited ACH	\$10
Bill Pay Expedited Check	\$15

### Card Activity

Adjustments	\$5
Card Expedited Replacement	\$25
Card Replacement	\$10
Empty Deposit Envelopes	\$35
FMFCU/COOP Network ATMs	FREE
Other ATM Networks	4 FREE withdrawals per month on Checking and Savings \$2 for each additional one

International Purchases	3% of transaction amount
Cashier's Check	\$7
Check Cashing (non-member)	\$10 per check over \$100
Check Copy	\$3
Check Printing	Varies
Collection Fee	\$35
Credit/Deposit Verification	\$10
Document Copy (Staff Assisted)	\$10
Domestic Relations Administration	\$35
Foreign Check Collection	Varies
Inactive Account	\$5 monthly
Total member relationship no activity after 12 mo., Bal	<\$500
IRA Plan Annual Fee (balance <\$500)	\$15
IRA Account External Transfer	\$25
Legal Process	Varies
Non-Sufficient Funds (NSF)	\$35 per item
Paid Overdraft	\$35 per item
Return Item	\$15

### Shared Branching (Credit Union Service Centers)

Deposits and Loan Payments	FREE
Withdrawals	\$3
Stop Payment	\$35
Stop Payment Cancellation	\$10
Temporary Checks	\$7 per sheet of 4
Transaction Dispute	\$15
Uncollected Funds	\$35 per item
Undeliverable Mail	\$15

### Wire Transfers

Incoming	\$15
Outgoing Domestic	\$25
Outgoing International	\$45

## Personal Banking Accounts

### MONEY MARKET ACCOUNT

Average Monthly Minimum Balance \$1,000 \$10 per month if below

### PERFORMANCE CHECKING<sup>2</sup>

Average Monthly Minimum Balance \$10,000 or \$25,000 combined in deposits \$25 monthly fee if below  
 Card Activity for FMFCU ATMs & Non-FMFCU ATMs FREE  
 Document Copy (Staff Assisted) FREE  
 Incoming Wire Transfers FREE

## Business Banking Accounts

### BUSINESS MONEY MARKET

Average Monthly Minimum Balance \$2,500 \$10 per month if below

### BUSINESS FREE CHECKING

First 100 transactions (debit or credit) FREE \$0.25 per item thereafter

### NON-PROFIT CHECKING

First 100 transactions (debit or credit) FREE \$0.25 per item thereafter

### BUSINESS PERFORMANCE CHECKING<sup>2</sup>

Average Monthly Minimum Balance \$10,000 \$25 per month if below  
 Card Activity for FMFCU ATMs & Non-FMFCU FREE  
 Document Copy (Staff Assisted) FREE  
 Transaction Fee (debit or credit) \$0.25 per line item

<sup>1</sup> A non-usage fee of \$8.95 per month is assessed to primary checking account if Bill Pay is not utilized for 90 consecutive days without written notice of cancellation to FMFCU.

<sup>2</sup> Certain terms and conditions apply. Free limited styles on check orders. FMFCU will not charge ATM fees. Owners of non-FMFCU ATMs may impose own surcharges. Refer to Truth In Savings Disclosure for details.

**Fees subject to change and Fee Schedule may not include all fees charged by FMFCU. For current information and details on products and services, visit [fmfcu.org](http://fmfcu.org) or call 610-325-5100 (1-800-220-3193 outside PA).**



**FRANKLIN MINT  
FEDERAL CREDIT UNION**  
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by NCUA