

FMFCU PERSONAL BANKING FEE SCHEDULE

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/Overdraft Protection	\$5 per presentment
Bill Pay ¹	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
Cashier's Check	\$7
Check Cashing (non-member)	\$10 per check over \$100
Check Copy	\$3
Check Printing	Varies
Credit/Deposit Verification	\$10
Deposit Charge off Collection Fee	\$35
Document Copy (Staff Assisted)	\$10
Domestic Relations Administration	\$35
Foreign Check Collection	Varies
Inactive Account	\$5 monthly
Total Member Deposit Relationship no activity after 12 mo., Bal <\$500	
International Purchases	3% of transaction amount
IRA Plan Annual Fee (balance <\$500)	\$15
IRA Account External Transfer	\$25
Legal Process of Service	Varies
Legal Research, Review, & Response	\$150/hour
Non-Sufficient Funds (NSF)	\$35 per presentment max 4 per day; fee waived for overdrafts of \$5 or less
Overdraft Privilege (ODP) Paid Item	\$35 per presentment (no daily limit)
Return Item	\$15
Return Mail	\$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 presentment max 4 per day; fee waived for overdrafts of \$5 or less
Wire Transfers	
Incoming	\$15
Outgoing Domestic	\$25
Outgoing International	\$45

PERSONAL BANKING ACCOUNTS

MONEY MARKET ACCOUNT

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

PERFORMANCE CHECKING ²

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
Cashier's Check	FREE

HOME EQUITY CLOSING COSTS

(PA, NJ, DE Owner Occupied)

Home Equity Loan <80% LTV	\$150
Home Equity Loan 81%-90% LTV	\$150 + Appraisal Costs
Home Equity Line of Credit < 80% LTV	\$95 Document Prep Fee
Home Equity Line of Credit 81%-90% LTV	
Cost of appraisal, search, flood certification & recording fees	

LOAN FEES

Auto Loan Modification	\$100
Home Equity Loan Rate Modification	\$125
Home Equity Subordination	\$200

¹ 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.

² Certain terms and conditions apply. Free limited styles on check orders. FMFCU will not charge ATM fees. Owners of non-FMFCU ATMs may impose their 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 or call 610-325-5100 (1-800-220-3193 outside PA).



**FRANKLIN MINT
FEDERAL CREDIT UNION**
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by NCUA