

Franklin Mint Federal Credit Union Business Banking Fee Schedule September 1, 2025

General Services

Abandon Escheat Property	\$100
Account, Credit, Deposit & Other Verification Letters	\$10
Account, Research/Reconciliation (1/2 hour minimum)	\$40 per hour
Account Transaction History Printout	\$3
Automatic Savings Transfer/Overdraft Protection	\$3 per item
Bill Pay Non-Usage (Waived if Bill Pay is utilized at least once every 90 days without written notice of cancellation to FMFCU.)	\$8.95
Bill Pay Expedited ACH/Check	\$10-\$15
Cashier's Check	\$7
Check Copy	\$3
Check Printing	Varies
Credit/Deposit Verification	\$10
Deposit Charge off Collection Fee	\$35
Document/Statement Copy	\$10
Domestic Relations Administration	\$35
Foreign Check Collection	\$25
Inactive Account (Total Member Deposit Relationship No Activity After 12 mo., Bal <\$500)	\$5 Monthly
IRA Plan Annual Fee (Balance <\$500)	\$15
IRA Account External Transfer	\$25
Legal Process Of Service	Varies
Legal Research, Review, & Response	\$150/hour
Paper Statement Fee ¹	\$2 per statement
Return Mail	\$15
Stop Payment	\$25 per item
Stop Payment Cancellation	\$10
Temporary Checks	\$7 per sheet of 4
Transaction Dispute	\$15

¹ Waived for first 60 days. Fee waived for members <21 years old and >70 years old

² Certain terms and conditions apply. FMFCU will not charge ATM fees. Owners of non-FMFCU ATMs may impose their own surcharges. Refer to 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.

Business Banking Accounts

Business Money Market (Average Monthly Minimum Balance \$2,500)	\$10 monthly fee if below
Card Activity (For FMFCU ATMs & Non-FMFCU)	FREE
Everyday Business Checking (First 150 transactions FREE \$.40 per presentment thereafter)	FREE
Everyday Nonprofit/Iolita Business Checking (First 150 transactions FREE \$.40 per presentment thereafter)	FREE
Premier Business Checking (First 500 transactions FREE \$.40 per presentment thereafter)	FREE

Card Activity

Card Expedited Replacement Domestic	\$25
Card Expedited Replacement International	Varies
Card Replacement	\$10
FMFCU/CO-OP Network ATMs	FREE
International Transactions	3% of transaction amount
Non-FMFCU/CO-OP Network ATMs (4 Free Withdrawals And Transfers Per Month. Waived With Advance And Performance Checking.)	\$2 each

Overdraft Fees

(Combined max 4 per day)

Non-Sufficient Funds	\$25 per item, waived for transactions ≤ \$5
Overdraft Privilege	\$25 per item, waived for transactions ≤ \$5
Uncollected Funds	\$25 per item, waived for transactions ≤ \$5

Premier Checking²

Average Monthly Minimum Balance Requirement \$10,000 or \$25,000 in deposits	\$25 monthly fee if below
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Power Savings

No Minimum Balance Requirement	1 free withdrawal per month, \$25 for each subsequent withdrawal
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Shared Branching (Credit Union Service Centers)

Deposits and Loan Payments	FREE
Withdrawals	\$3

Treasury Solutions

ACH Processing	Varies
Merchant Card Services	Varies
Remote Deposit Capture	Varies
Positive Pay	Varies

Wire Transfers

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



Federally insured by NCUA

