

Franklin Mint Federal Credit Union Personal 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 <i>(Waived if Bill Pay is utilized at least once every 90 days without written notice of cancellation to FMFCU.)</i>	\$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 <i>(Total Member Deposit Relationship No Activity After 12 mo., Bal <\$500)</i>	\$5 Monthly
IRA Plan Annual Fee <i>(Balance <\$500)</i>	\$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

Advance Checking

Average Monthly Minimum Balance Requirement \$500 <i>(If below, waived for first 60 days. Fee Waived For Primary Members <25 Years Old)</i>	\$5 per month fee if below
--	-------------------------------

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 <i>(4 Free Withdrawals And Transfers Per Month. Waived With Advance And Performance Checking.)</i>	\$2 each

Money Market

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

Overdraft Fees *(Combined MAX of 4 fees per day. Fees included in MAX are Non-Sufficient Funds (NSF), Uncollected Funds (UCF) and ODP.)*

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

Performance Checking²

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

Power Savings

No Minimum Balance Requirement	1 free withdrawal per month, \$25 for each subsequent withdrawal
-----------------------------------	--

Shared Branching (Credit Union Service Centers)

Deposits and Loan Payments	FREE
Withdrawals	\$3

Wire Transfers

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

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.



Federally insured by NCUA