

# Franklin Mint Federal Credit Union Business Banking Fee Schedule July 1, 2026

## 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.)	\$5
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 <sup>1</sup>	\$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

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

<sup>2</sup> 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](http://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 <b>FREE</b> \$.40 per presentment thereafter)	FREE
Everyday Nonprofit/Iolita Business Checking (First 150 transactions <b>FREE</b> \$.40 per presentment thereafter)	FREE
Premier Business Checking (First 500 transactions <b>FREE</b> \$.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 Checking<sup>2</sup>

Average Monthly Minimum Balance Requirement \$10,000	\$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

## 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

