

FIRST CLASS[®]

FEDERAL CREDIT UNION

ONLINE BILL PAY SCHEDULE OF FEES Effective 11/17/21

SCHEDULE A (Active Draft Account)*

Monthly Maintenance	NO CHARGE
Bill Pay Items	FIRST 8 FREE
-each Bill Pay after 8	\$.75
Overnight Item Fee (Must provide physical address)	\$34.95
2nd Day Item Fee (Must provide physical address)	\$29.95
2nd Day Electronic Delivery (Economy)	\$6.95
Charitable Donation Item	\$1.99
Gift Pay Item	\$2.99
Reactivate Bill Pay (within 1 year)	\$15.00
Inactive Bill Pay 60+ days	\$5.00 per month
NSF Item	\$35.00
Research Fee (minimum 1 hr.)	\$20.00

* An active share draft account is an account held by a member who is using the credit union as their **Primary Financial Institution(PFI)**. The act of having a share draft account does not entitle nor guarantee the granting of a specific product or service. The credit union's decision to grant a specific product or service will be based on the member's usage of the share draft account.

SCHEDULE B (NOT AN ACTIVE Share Draft Account - Do Not Use C.U. As Primary Financial Institution)

Monthly Maintenance	NO CHARGE
Bill Pay Items	\$.75 per item
Overnight Item Fee (Must provide physical address)	\$34.95
2nd Day Item Fee (Must provide physical address)	\$29.95
2nd Day Electronic Delivery (Economy)	\$6.95
Charitable Donation Item	\$1.99
Gift Pay Item	\$2.99
Reactivate Bill Pay (within 1 year)	\$15.00
Inactive Bill Pay 60+ days	\$5.00 per month
NSF Item	\$35.00
Research Fee (minimum 1 hr.)	\$20.00

* All fees are subject to change.