

# Fee Schedule

Effective August 1, 2016

Fees are subject to change without prior notice.



people helping people

***FIRST CLASS***<sup>®</sup>

FEDERAL CREDIT UNION

*"Where Service and Value Meet"*<sup>®</sup>

**[www.firstclass.org](http://www.firstclass.org)**

Phone: 610.439.4102 / Toll Free: 1.888.458.7332

Main Office: 510 Business Park Lane / Allentown, PA

## SHARE ACCOUNT FEES

One Time Membership Fee		25¢ est.1932
Low Balance (below \$25)		\$3.00/month
Deposit Item Copies	mail	\$3.00/copy
	fax	\$5.50/copy
NSF Item		\$30.00/item
NSF Deposit Item		\$30.00/item
Reactivation Fee/Close Account (within 1 yr.)		\$25.00/acct.
Dormant Account (no activity for 1 yr.)		\$2.00/month
Monthly Service Charge		NONE

## DRAFT ACCOUNT FEES

NSF Item		\$30.00/item
NSF Deposit Item		\$30.00/item
Draft/Deposit Copies (Mid-Atl.)	mail	\$3.00/copy
	fax	\$5.50/copy
Overdraft Transfer	3x/month	NO CHARGE
Overdraft Transfer	Over 3	\$15.00/draft
Stop Payment		\$30.00/draft
Stop Payment (5 or more)		\$50.00 series
Inactive Draft Account 60+ days		\$3.00/month
Reactivate Draft Account (within 1 year)		\$25.00
Sr. Basic Check Order (55 years and older)		NO CHARGE
Minimum Balance		NONE
Monthly Service Charge		NONE
Certified Draft (1PM deadline)		\$15.00/draft

## I.R.A. FEES

Annual Fee		NONE
Minimum Balance		NONE
Monthly Maintenance		NONE
Partial Transfers Out		\$25.00/item
Account Termination		\$50.00
(Includes Rollovers. Transfers & Closings)		
Reactivation Fee (within 1 year)		\$25.00

## CLUB ACCOUNT FEES

Early Withdrawal		NONE
Monthly Service Charge		NONE

## EFT/ACH FEES

NSF Item		\$30.00/item
Research/Look Up (If info not on system)		\$5.00/item
Stop Payment		\$30.00/item
Direct Deposits		NO CHARGE
Transfers		NO CHARGE
Maintenance Fee		NONE

## MISCELLANEOUS FEES

Verification of Deposit		\$20.00
Audio Responce		FREE
Audio Response Check		\$2.00
First Class...Anywhere!®		FREE
First Class...Anywhere!® Check		\$2.00
Meta Pay Visa® Gift Card		\$3.00
Meta Pay Visa® Travel Card		\$9.00
Reload Meta Pay Visa® Travel Card		\$4.50
Money Orders		\$1.00 per M.O.
Wire Transfers (IN)		\$10.00/wire
Wire Tansfers (OUT)		\$30.00/wire
International Wire (1:00PM deadline for wires)		\$65.00/wire
Account Reconciliation & Research (min. 1 hr.)		\$20.00/hour
Account Printouts		\$2.00/month
Statement Copy		\$3.00/month
Address Maintenance (if not notified by member)		\$5.00/item
Fax Requests		\$3.00/fax
Court Order/Garnishments/Writ/Levy		\$100.00