

FIRST CLASS[®]

FEDERAL CREDIT UNION

VISA[®] CHECK CARD SCHEDULE OF FEES **Effective 08/01/16**

SCHEDULE A (Active Draft Account)*

Monthly Maintenance	NO CHARGE
Deposits	NO CHARGE
PIN Number Maintenance	NO CHARGE
-(exceed 3 PIN # requests)	\$5.00
Cash Withdrawals:	
-(per month)	FIRST 6 FREE
-each withdrawal after 6	\$1.00
Point of Sale Transactions	UNLIMITED/FREE
Transfers	\$2.00
Inquiries	\$1.00
Replacement Card	\$10.00
(lost, stolen or damaged)	
Reactivate Card Fee (within 1 year)	\$15.00
Inactive Check Card 60+ days	\$3.00 per month
Negative Balance Fee (opt-in)	\$30.00
NSF Deposit Item	\$30.00
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
Deposits	\$2.00
PIN Number Maintenance	NO CHARGE
-(exceed 3 PIN# requests)	\$5.00
Cash Withdrawals	\$1.50
Point of Sale Transactions	\$1.00
Transfers	\$2.00
Inquiries	\$1.00
Replacement Card	\$5.00
(Lost, stolen or damaged)	
Reactivate Card Fee (within 1 year)	\$15.00
Inactive Check Card 60+ days	\$3.00 per month
NSF Deposit Item	\$30.00
Negative Balance Fee (opt-in)	\$30.00
Research Fee(minimum 1 hr.)	\$20.00