

1st Community Federal Credit Union - Fees Schedule as 11-16-18

Membership (Share/Savings Account) Fees:

New Member Fee (one-time non-refundable).....	\$ 5.00
New Indirect Member Fee (one-time non-refundable).....	25.00
Account Closure Fee if closed w/in 90 days of opening (also applies to IRA Shares).....	25.00
Account Closed Less than Par	remaining balance
Account Closed 30 days after Indirect Loan pays off & member has no other services... balance in acct \$30.00 or less	

Check Cashing Fees: 5% of the check amount (no minimum / no maximum)

To avoid this fee you must have one of the following services:

- 1) a Checking account with a Debit Card; or
- 2) a 1st Community credit card; or
- 3) loans in good standing with an aggregated balance of \$500 or more; or
- 4) an aggregated amount in Savings (meaning all deposit accounts under one member # combined) of \$500 or more

Checking Account Fees:

ePLUS Checking	\$7.95 per month or reduce your fee by \$4.00 by receiving eStatements and/or reduce your fee \$3.95 for having a minimum 15 1CFCU debit card transactions clear your account per month.
	Take advantage of both options to reduce your monthly fee to \$0.00
1 st Checking – up to age 21.....	FREE
Senior Checking – age 55+	FREE
Non-Profit Service Organizations Checking FREE unless balance falls below \$250 then	monthly 4.00
Business Checking	monthly 7.00
Fiduciary Checking	monthly 3.00
Per Item Paid under Courtesy Pay Program or by Repost or Returned NSF	30.00
Re-open Checking Account.....	after 90 days...10.00..... 0-90 days...30.00
Check Copies ordered through 1CFCU staff	5.00
Improperly encoded micr line	3.00
Personalized Checks	catalogue price

Money Market Accounts:

Minimum Balance \$2,500	FREE
Service Charge When Balance Falls Below \$2,500	monthly 15.00
6 withdrawals per month FREE	thereafter each 5.00
Checks - first 40 FREE - thereafter (per 40 duplicate checks)	catalogue price

MEGA Money Market Accounts:

Minimum Balance \$25,000	FREE
Service Charge When Balance Falls Below \$25,000	monthly 15.00
6 withdrawals per month FREE	thereafter each 5.00
Checks - first 40 FREE - thereafter, per 40 duplicate checks.....	catalogue price

Debit / ATM Card Fees:

Monthly Service Charge w/Checking Account.....	FREE
Per transaction/inquiry by our member at a foreign machine	1.00
Foreign Debit/ATM card transaction fee at all 1CFCU ATMs on Goodfellow AFB	2.00
Foreign Debit/ATM card transaction fee at all other 1CFCU ATMs.....	2.25
Copy of merchant receipt.....	pass thru fee
Decoupled Debit Card Transaction	5.00
International Currency Transaction.....	pass thru fee
Cross Border Fee.....	pass thru fee
Overnight or Rush Card – Actual Cost.....	15.00 - 75.00

It's Me 247 Online Bill Pay:

A2A (Account to Account transfers to other financial institutions).... set up fee per institution.....	10.00
Bill Pay Check Copies or Electronic Item Trace	5.00
Stop payments on checks, electronic drafts or Bill Pay items	30.00
Overnight check.....	14.95
Same Day Bill Payment.....	9.95
Next Day PopMoney transaction.....	1.50
3-Day PopMoney transaction.....	0.75
PopMoney Stop payment fee.....	20.00

Other Account Fees on ALL Accounts & Services:

Re-open any Deposit Account..... (after 90 days)..... (0-90 days).....	10.00..... 30.00
Inactive Deposit Account (no activity for at least 12 months)	monthly 5.00
Dormant (Escheat) Account Processing Fee.....	25.00
NSF Items or Closed Account Items.....	30.00
Items that Draw Share/Savings Balance Below \$25 Minimum (Par Value) Balance.....	30.00
Items that Draw the Checking Balance Below \$ -0- or the Collected Balance	30.00
Research / Reconcile Any Account, Unauthorized Item or Foreign Bank Wire..... (min. 1 hour).....	per hour...25.00
Stop Payments (other than Indefinite ACH Stop Payment for Any Amount).....	30.00
Indefinite ACH Stop Payment Fee for Any Amount.....	\$30.00 one-time set-up plus \$5.00 monthly fee
Legal Process fee for Liens, Levies, Garnishments, Freezes, Subpoenas	50.00
Statement Copies.....	4.00
Print-out of Latest Activity on Account	5.00
Handling fee for Charged-back Item when Current Balance covers Charge-back	5.00
Handling fee for Charged-back Item when it draws account current balance negative.....	30.00
Coin Machine.....	3% for members / 10% for non-members/ free for Arnie mbrs when deposited to Arnie acct

Term Share Certificates/IRA Term Share Certificates:

Penalty for Early Redemption: The forfeiture of the following days of dividends penalty will be deducted from the principal whether earned or not.

6 months - 90 day penalty	3 years - 365 day penalty
1 year - 180 day penalty	5 years - 730 day penalty
2 years - 270 day penalty	

Other Services:

MasterCard Gift Cards	3.00
Other fees may apply – please see the MasterCard Terms & Conditions disclosure	

Reloadable VISA Travel Card - non-personalized/picked up at CU office...4.00...personalized/regular mail...11.00
 personalized/express mail...29.50
 reload fee.....1.25

Other fees may apply – please see the VISA Terms & Conditions disclosure

Bank Wire 25.00
 Foreign Bank Wire 40.00
 Commercial Money Order...(Western Union) (foreign CMOs may be higher) 25.00
 Send charged-back items to Check Star, collection agency, etc.set-up 25.00
 Money Orders.....(regardless of amount)1.50
 Incoming and Outgoing Collection Items 25.00
 Outgoing Foreign Collection Items40.00
 Photo Copies 0.15
 Fax Machine Service (Incoming & Outgoing) 1st Page.....2.00 Each Additional Page 1.00
 W/d checks payable to other than member or joint ownerover-the-counter. 1.00 / mailed. 3.00
 Pre-authorized w/d checks payable to other than member set-up to be paid automatically by CU
 One time set-up fee per check payee 5.00
 Per check sent out.....3.00
 Postage or any type of express deliverycurrent rate
 Address Change - Returned Mail/Bad E-mail address 10.00
 Change received by post office post card.....5.00
 Convenience fee for payment on 1st Community FCU loans via ACH, Debit or Credit Card.....15.00
 Legal Fees.....(1 hours retainer fee required up front)actual cost of our attorney

Safe Deposit Boxes: Annual Rental: (No refunds if box is closed during the year)

3 x 5 (per year)..... 15.00	5 x 10 ... (per year) 30.00
5 x 5 (per year)..... 20.00	10 x 10 ..(per year) 40.00
3 x 10 ... (per year)..... 25.00	
Lost Key Fee..... 10.00	Drill Fee 80.00

Loan Fees:

Title/Documentary (per application).....Texas50.00.....Out-of-State 75.00
 Late Fee on Loans ... (after 10 days late - 20% of interest due not to exceed \$25).....minimum \$1.00
 Late Fee on Indirect Loans.....(after 15 days late - 5% of the monthly payment).....no minimum or maximum
 Paid Loan w/Inactive Account...(Indirect or out of area members whose loans pay off or have a balance left
 below \$10 that are not using any other CU service).....\$30 or balance on deposit
 Collection call when loan is past due.....12.00

Loan Pay Express:

Pay loans online or by phone using a Debit or Credit Card (VISA does not allow their card to be used to make a direct loan payment)

<u>Payment Made</u>	<u>Fee</u>
\$ 0.01 - \$ 200.00.....	\$ 14.00
\$ 200.01 - \$ 400.00.....	\$ 21.00
\$ 400.01 - \$ 700.00.....	\$ 27.00
\$ 700.01 - \$1,000.00.....	\$ 35.00
\$1,000.01 - \$1,300.00.....	\$ 43.00
\$1,300.01 - \$1,600.00.....	\$ 49.00
\$1,600.01 - \$1,900.00.....	\$ 58.00
\$1,900.01 - \$2,200.00.....	\$ 66.00
\$2,200.01 - \$2,500.00.....	\$ 73.00
\$2,500.01 - \$2,800.00.....	\$ 82.00
\$2,800.01 - \$3,000.00.....	\$ 88.00

Pay loans online or by phone via ACH.....FREE

VISA Platinum Credit Card Fees:

Annual Fee / Cash Advance Fee / Card Replacement Fee / Balance Transfer FeeFREE
 Overnight or Rush Card – Actual Cost.....15.00 - 75.00
 Document copies.....3.00
 NSF or closed account on payments.....25.00



Additional coverage through Excess Share Insurance Corporation (ESI), a private insurance Company, insures 1CFCU accounts up to an additional \$250,000. IRAs insured separately up to \$250,000.

Membership & Account Agreement, Fee Schedule and other 1CFCU disclosures are subject to change. Please see our website at www.1cfcu.org for any updates.