

1st Community Federal Credit Union - Fees Schedule as 1-1-20

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	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

Reg D Transaction Fees on Share/Savings and Club (except Christmas & Arnie) Accounts

Limited to 6 qualifying Reg D transactions per month thereafter each 1.00

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 loans in good standing with an aggregated balance of \$500 or more; or
- 3) 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 or take advantage of both options to reduce your monthly fee to \$0.00
FREE Checking – any age – must receive your statements electronically.....	FREE
Basic Checking – any age – may receive paper statements.....	monthly 4.00
1 st Checking – up to age 21 – may receive eStatements or paper statements.....	FREE
Senior Checking – age 55+ - may receive eStatements or paper statements	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:

\$2,500 Minimum Daily Balance required to avoid fee.....	monthly 15.00
Limited to 6 qualifying withdrawals per month	thereafter each 5.00
Checks - first 40 FREE - thereafter (per 40 duplicate checks)	catalogue price

MEGA Money Market Accounts:

\$25,000 Minimum Daily Balance required to avoid fee.....	monthly 15.00
Limited to 6 qualifying withdrawals per month	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
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	no fee thereafter per transfer..... FREE
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)..... 10.00..... (0-90 days)..... 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
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	IRA Required Minimum Distributions are not subject to 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 Items 40.00
 Photo Copies 0.15
 Fax Machine Service (Incoming & Outgoing) 1st Page.....2.00 Each Additional Page 1.00
 Credit Union check payable to account holder or third party – over the counter or regular mail.....1.00
 No stop payments may be placed on these checks for a minimum of 90 days.
 Credit Union checks issued from your account thru online banking, mobile banking or audio response.....FREE
 No stop payments may be placed on these checks for a minimum of 90 days.
 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
 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:

Self Service - Member pays loans online using a Debit or Credit Card (VISA does not allow their credit or debit cards to be used to make a direct loan payment)

Additional fee for calling Credit Union staff to initiate payment.....10.00

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

Self Service - Member pay loans online via ACH.....(login in to Loan Pay Express under Loans on website)....FREE
 Fee for calling the Credit Union staff to initiate loan payment.....10.00

Other 1CFCU Loan Pay Options:

Set up recurring or one-time transfers in online or mobile banking.....FREE
 Set up automatic recurring or one-time transfers through CU staff.....FREE
 Pay loans by a debit or credit card cash advance in 1CFCU lobby.....FREE

VISA Platinum Credit Card Fees:

Annual Fee / Cash Advance Fee / Card Replacement Fee / Balance Transfer FeeFREE
 Overnight or Rush Card – Actual Cost15.00 - 75.00
 Document copies......3.00
 NSF or closed account on payments......25.00



Your savings federally insured to at least \$250,000
 and backed by the full faith and credit of the United States Government
 National Credit Union Administration, a U.S. Government Agency

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, Truth-in-Savings Fee Schedule and other 1CFCU disclosures are subject to change.

Please see our website at www.1fcu.org for any updates.