

**1st Community Federal Credit Union – Consumer Fees Schedule as 8-1-20**

**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
Excessive Transactions* - this fee will be charged per transaction after the sixth (6) FREE electronic transaction is made from your Share/Savings or Club account (except Christmas & Arnie) Accounts.....	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 1<sup>st</sup> 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 <sup>st</sup> 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
Fiduciary Checking .....	monthly 3.00
Business Checking – see separate Business Account Fee Schedule for checking account options	
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
Excessive Transactions* - this fee will be charged per transaction after the sixth (6) FREE electronic transaction (which includes personal checks) is made from your Money Market account .....	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
Excessive Transactions* - this fee will be charged per transaction after the sixth (6) FREE electronic transaction (which includes personal checks) is made from your Mega Money Market account .....	5.00
Checks - first 40 FREE - thereafter, per 40 duplicate checks.....	catalogue price

\*Excessive Transactions – electronic transactions include: transfers between accounts at 1CFCU which includes automatic transfers: to cover an overdraft in your checking account, third party payees or to other institutions when made by telephone, fax, or online / mobile / text banking. This includes automatic or preauthorized bill payments including ACH and automatic debits. There is no limit on in-person transactions, ATM withdrawals, or requests for check withdrawals made payable to you via telephone or online banking. These fees do NOT apply to any transfers to pay on loans or credit cards. These fees do not apply to transactions on your checking account.

**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
International Currency Transaction .....	pass thru fee
Cross Border Fee.....	pass thru fee
Overnight or Rush Card – Actual Cost.....	15.00 - 75.00
Replace your debit card due to being lost, misplaced or stolen (no fee charged for damaged card if you still have the actual card in your possession).....	5.00

**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 delivery .....current 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).....Texas .....50.00.....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	
\$ 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 Fee .....FREE  
 Overnight or Rush Card – Actual Cost.....15.00 - 75.00  
 Document copies.....3.00  
 NSF or closed account on payments.....25.00  
 Replace your credit card due to being lost, misplaced or stolen (no fee charged for damaged card if you still have the actual card in your possession).....5.00



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](http://www.1fcu.org) for any updates.**