

1st Community Federal Credit Union
Truth-In-Savings Consumer Fees Schedule as 6-7-24

An important benefit of membership in 1st Community Federal Credit Union is the no fees or lower fees charged for 1CFCU services compared to other financial institutions. The following fees may be assessed in connection with your accounts without advance notice to you. All fees are assessed at the time of service or deducted from your account. If the Available Balance is insufficient, you will be notified to pay the required fee. We may charge any of your accounts for any fee due. Any fees or charges assessed to us for extra service or special handling of your account will be passed on to you. This Fee Schedule is subject to change at any time. Members will be notified as required by law of any changes that may be imposed on an account.

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 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
No Service Charge 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
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	2.50
Foreign Debit/ATM card transaction fee at all other 1CFCU ATMs.....	3.00
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

Bill Pay (online or through the app):

Bill Pay Check Copies or Electronic Item Trace.....	5.00
Stop payments on checks, electronic drafts or Bill Pay items	30.00

Other Account Fees on ALL Accounts & Services:

A2A (Account to Account transfers to other financial institutions).....	set up fee per institution.....10.00
	no fee thereafter per transfer.....FREE
Re-open any Deposit Account.....	(after 90 days).....10.00..... (0-90 days).....30.00
Dormancy Fee (Inactive Deposit Account - no activity for at least 12 months).....	monthly 5.00
Escheat Fee for Sending Dormant Account Funds to the State	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:

See 1CFCU Truth-In-Savings Account Disclosures and Rate Schedule for current rates, terms and penalties for early withdrawal.

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 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
Loan Origination Fee on Lot Purchase, Unimproved Real Estate, Home Equity, or Secured Home Improvement Loans...	0.50% of Loan Amount		
Late Fee on Lot Purchase, Unimproved Real Estate, Home Equity, or Secured Home Improvement Loans.....If payment is more than 10 days late, a late fee of 5.00% of the regularly scheduled payment will be charged.			
Late Fee on All Loans (except Lot Purchase, Unimproved Real Estate, Home Equity, Secured Home Improvement, Indirect or Credit Cards)	If your payment is received 10 or more days after the due date, you will pay a late charge of 20% of the interest due with a maximum of \$25 and a minimum of \$1.00.		
Late Fee on Indirect Loans.....If we do not receive your entire payment within 15 days after it is due, you will pay a late charge of 5% of the scheduled payment - no minimum or maximum.			
Late Fee on Credit Cards – You will be charged a Late Payment Fee of \$25.00 if your account is past due on the tenth day after the Payment Due Date.			
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		
CARFAX.....run on all previously titled vehicles.....	15.00		

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 <u>cash advance in 1CFCU lobby</u>	FREE

VISA Platinum Credit Card Fees:

Annual Fee / Cash Advance 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.....	30.00
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
Late Fee – You will be charged a Late Payment Fee of \$25.00 if your account is past due on the tenth day after the Payment Due Date.	



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.