

CREDIT CARD FEES

Forced embossing and Express mail delivery of credit card or PIN..... \$17.50
Immediate credit-line increase..... \$7.00

Card Replacement

FirstFREE
Subsequent\$25.00

PIN Replacement

First\$7.00
Subsequent\$20.00

NSF checks..... 18.50
(Non-sufficient funds draft or returned check from any source)

NSF automatic payment.....\$18.50
(funds not available)

Late Paymentup to \$20.00

Statement copies.....\$1.00 per page

Fees could reduce earnings on your account.
This schedule of fees is subject to change.
Please call us for the most current information.

Process for posting Foreign VISA Transactions

A 1% International Transaction Fee will be assessed on all VISA transactions where the merchant country differs from the country of the card issuer. The converted transaction amount will be shown separately from the International Transaction Fee on your statement. This fee will be assessed on all international purchases, credit vouchers, and cash disbursements.

Foreign Transaction Currency Exchange Rate Process regarding VISA Transactions

The Exchange Rate for transactions in a foreign currency will be a rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives, or the government mandated rate in effect for the applicable central processing date plus the 1% International Transaction Fee.

SCHEDULE

OF

FEES



Federal Credit Union

Main Office

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Effective May 1, 2011

SCHEDULE OF FEES

FEES/CHARGES APPLICABLE TO ALL ACCOUNTS

Wire Transfers.....\$15.00 (per transfer in USA)
\$30.00 (per transfer out of country)

Account Inquiry.....No charge

Member-initiated Account TransfersNo charge

Visa Gift Card.....\$3.99

Returned EFT (returned electronic fund payment authorizations).....\$18.50

Check Withdrawal Fee..... A fee of \$3.00 will be charged for all check withdrawals of \$300 or less when requested at a CASH or ATM office, excluding members under 18 years of age.

Overdraft Transfer Fee.....A \$3.00 overdraft transfer fee will be charged for Share account transfers initiated by the Credit Union to honor Share Drafts and Electronic Funds Transfers (EFTs) presented for payment. You can avoid this fee by not overdrawing your account, or by having Overdraft Loan Protection.

Levy/Garnishment Processing Fee..... A \$40 processing fee will be assessed on all garnishments/levies.

Escheats Processing Fee..... A \$25 processing fee will be assessed on all Escheats accounts.

Bill Pay Service\$3.99/month
Bill Pay Service is FREE for members who are on Direct Deposit (Net Pay), enrolled in E-statements, or enrolled in the 55 Plus Club and pay at least one bill per month using bill pay.

Inactive Bill Pay Fee

A monthly inactive fee of \$5.00 will be assessed on all Online Bill pay accounts that have been inactive for the preceding calendar month.

REGULAR SHARE ACCOUNT

Inactive Account.....\$5.00 per month (inactive one year or more, with a balance of \$200 or less)

Money Orders (except retirees).....\$1.25

Commercial Money Order .. Varies on amount (funds transferred from share savings to any Western Union office in the USA)

SHARE DRAFT ACCOUNT

Monthly Maintenance.....No charge

Overdraft Transfers\$3.00

Check PrintingFree* Box Annually (thereafter, prices vary depending on the style that you choose)

*On Active Checking accounts. An active checking is one with at least 5 check clearings and/or Visa check card transactions or EFT's per month. Does not include shipping or tax charges.

NSF (Non-Sufficient Funds draft or returned check from any source).....\$18.50

Stop Payment Request.....\$7.50

Bill Pay Stop Payment\$12.50

Visa Check Card Stop Payment\$15.00

Draft/Check copy\$3.50

Check Certification.....\$2.00

Account Reconcilements.....\$10.00 per hour

ACCOUNT HISTORY

Duplicate Copy of Monthly Share

Draft or Quarterly Statement.....\$2.00 per page

Account History\$1.00 per page

LOANS

Any loan account past due 30 days, at least one full payment, will be charged 20% of the interest due, at the time payment is received, until the account is up to date.

MONEY MAKER/MONEY MAKER PLUS

Monthly Service FeeNo charge

Over 3 withdrawals per month.....\$15.00 (\$500 minimum withdrawal) per withdrawal

ATM and/or VISA CHECK CARD

Monthly Activity Fee.....No charge
Transactions

8 FREE Transactions each month for all Direct Deposit (Net Pay) users.

4 FREE Transactions each month by maintaining a combined balance of \$1,000 or more in FME Share and/or Certificate accounts.

\$1.00 transaction fee for each transaction not covered by the allotted free transactions. *Excludes* deposits and ATMs owned by FME Federal Credit Union.

VISA Check card offers unlimited FREE transactions when the PIN# is not used.

Card not working/worn outNo Charge*

First Lost/Compromised

Card Replacement\$7.00 per card

Subsequent Lost/Compromised

Card Replacements.....\$20.00 per card

First PIN Replacement\$7.00 per PIN

Overdrafts\$18.50 (withdrawals not covered by current available balance)

CHRISTMAS CLUB ACCOUNT

A \$10.00 fee will be assessed on all Christmas Club accounts that are closed before funds are transferred to the Regular Share Savings on November 1. The fee will be deducted from your Christmas Club Savings balance at the time of account closing.

*Some restrictions may apply.

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