

# SCHEDULE OF FEES AND CHARGES



*Effective March 1, 2024*

## General:

Membership Fee	No Charge
Telephone Center Calls (unlimited)	No Charge
Digital Banking	No Charge
External Transfers via Digital Banking	No Charge
Real Time Alerts <sup>1</sup>	No Charge
Mobile Banking <sup>1</sup>	No Charge
Mobile <sup>1</sup> Deposit	No Charge
Online Bill Pay	No Charge
In-Branch Coin Machine Usage	No Charge
Notary Service - Member	No Charge
Notary Service - Non-Member (per document)	\$15.00
Account Verifications (in writing only with member's authorization)	No Charge
Copy of Statement, including VISA® (per page)	\$1.00
Skip-A-Pay (Loan payment of \$200 or more)	\$25.00
Skip-A-Pay (Loan payment of under \$200)	\$15.00
Mobile <sup>1</sup> Deposit Adjustment	\$10.00
Notice of Escheat	\$2.00
Obsolete Address Locator	Postmaster Charges
Collection Item	Bank Charges
Compliance with Legal Order:	
Statements (per page)	\$0.25
Hearing Appearance (per hour plus travel)	\$22.00
Account Research (per hour)	\$22.00
Account Reconcilement (per hour)	\$16.00
Auto Travel Costs	IRS Rate
Non-Internet Bill Payment (per transaction)	\$2.00
Overnight/Special Mail Request	Actual Charges
<b>Account Related:</b>	
Check Printing Orders	Printer's Charge
NSF Check Paid by Overdraft Transfer from VISA® or Share Account	No Charge
Copy of Paid Check Via Digital Banking	No Charge
Courtesy Pay of any item that takes the account below the required minimum balance <sup>2</sup>	\$5.00
NSF Return Check, VISA® Convenience Check or ACH Item (Non-sufficient funds fee is a per presentment fee)	\$5.00
Stop Payment (Member Check, ACH, Bill Pay), per item stopped or range of checks stopped at presentment	\$10.00
Deposited/Cashed Item Returned	\$5.00
Copy of Paid Member Check (2 free per mo.)	\$5.00
Copy of Paid Check from Bill Pay	\$5.00
Copy of Credit Union Issued Check(s)	\$5.00

Bill Pay	
Rush (One-Day or Two-Day)	Vendor's Charge
Second-Day Electronic Delivery (Economy)	Vendor's Charge
Wire Transfer (Incoming)	No Charge
Wire Transfer (Domestic-outgoing)	\$20.00
Wire Return/Trace	Bank Charges
Reconveyance of Real Estate Loan	\$30.00
Plus: County Recording Fees	Charges Vary Per County
Real Estate Subordination	\$250.00
<b>ATM/Debit &amp; Credit Card, Shared Branch:</b>	
Initial Card	No Charge
ATM/Point-of-Sale Transaction <sup>3</sup>	No Charge
Replacement Card	\$10.00
Rush Replacement Card Fee (2-day)	\$25.00
Rush Replacement Card Fee (1-day)	\$50.00
ATM/Shared Branch Deposit Adjustment	\$5.00
ATM/Shared Branch Deposit Return item	\$15.00
Stop Payment on Recurring Payment	\$10.00
Foreign Transaction Fees	1% of Transaction
(for ATM/Debit/Credit Card Transactions in a foreign country)	

<sup>1</sup>Standard text messaging and data rates may apply. Check with carrier.

<sup>2</sup>Payment by F&A Credit Union is a discretionary courtesy and not a right of the member or an obligation of F&A Credit Union. This privilege for consumer checking accounts is limited to a maximum of \$1,005.00. Courtesy Pay is available only for the payment of checks, preauthorized payments under our Bill Payment Service and ACH drafts and debits. The service is not available for ATM transactions, one-time debit card transactions and account-to-account transfers. You must bring your account to a positive balance within fifteen days. F&A Credit Union, at its discretion, can cancel this protection and cease paying overdrafts at any time without prior notice of reason or cause.

<sup>3</sup>Bank or retail vendor surcharges may apply.

