

Fort McClellan Credit Union
SCHEDULE OF SERVICES, CHARGES AND FEES
 Effective May 16, 2017

FEE/CHARGE

SHARE ACCOUNT:

Minimum Deposit \$25.00 (Initial Membership fee) \$1.00
 Minimum Balance \$25.00 (No Monthly Service Charge)
 Withdrawal by Official Check (Limit 1) No Charge
 Additional Official Checks **\$2.00 Ea.**
 Cash Withdrawals - Unlimited number..... No Charge
 Check Copy and other Documents.....\$2.00/Ea

SHARE DRAFT (CHECKING) ACCOUNTS:

Unlimited Checking (Number of Checks Written)..... No Charge
 Service Charge - Regular Checking Account..... No Charge
 Minimum Balance None
 (Dividend, if Declared, Monthly On Average Daily Balance of \$150.00)
 Non-Sufficient Funds Fee \$30.00/Ea.
 Stop Payment Fee \$25.00/Ea.
 Overdraft Protection From Share Account..... No Charge*
 *Limited to 3 Automatic Transfers Per Month -
 *NSF Fee Applies for all over 3 Automatic Transfers
 Overdraft Protection From Loan (By Approval)..... No Charge
 Share Drafts (Checks) Printing Charge.....**
 **Charge Based On Style & Cover Chosen
 Temporary Share Drafts - New Account (10)..... No Charge
 Additional Temporary Drafts (Increments of 10) \$.25/Ea.
 Account History By Phone (First is Free).....\$3.00/Ea

CHRISTMAS CLUB ACCOUNTS..... No Charge

INDIVIDUAL RETIREMENT ACCOUNTS (IRA)..... No Charge

ON-LINE E-MAIL SERVICE No Charge

MONEY-MINDER AUTO TELLER..... No Charge
 (24 hour Telephone Account Access System)

FINANCIAL COUNSELING No Charge

COLLECTION ITEM PROCESSING No Charge
 Pass Thru Charge of Processing by Financial Institution

SHARE CERTIFICATE OF DEPOSIT No Charge
 (Interest Rates As Established by Board of Directors)

LOANS TO MEMBERS *
 *(Available As Outlined in Credit Union Loan Policy)

MEMBER DEPOSITED OR PAYMENT ITEMS RETURNED AS NSF (Non Sufficient Funds) OR OTHER REASONS \$30.00/Ea.

DIRECT DEPOSITS & PAYROLL DEDUCTIONS No Charge

LATE PAYMENTS ON LOANS PENALTY (Payments 10 days or More Late - 5% Of The Payment Amount With a Maximum of \$100 and a Minimum Of \$.50

NOTARY SERVICES (Members Only)..... No Charge

U.S. TREASURY CHECK CASHING (Members Only) No Charge

RETURN MAIL PROCESSING (No Forwarding Address Provided)
 Per Quarter \$8.00

DORMANT ACCOUNTS - Accounts With No Activity For 1 Year Without a Current Address And Not Using Other Credit Union Service; Monthly Charge..... \$10.00

MASTERCARD - VISA ACCOUNTS:

Annual Fee None
 Original Card..... No Charge
 Replacement Card..... \$25.00
 Over The Credit Limit Fee (Per Statement Cycle) \$15.00
 25 Day Grace Period On Retail Purchases - No Finance Charge
 Document Reproduction \$2.00/Ea.
 Cash Advance by Phone..... \$5.00

ATM/VISA DEBIT/CHECK CARD SERVICE:

VISA Check Card (Original, Limit of 2).....	No Charge
24 Hour Transactions at Fort McClellan CU ATM's	No Charge
ATM Processing Fee	\$1.00
(Transactions Not On FMCU ATM's, Inquiry/Withdrawal/Transfer)	
Replacement/Additional VISA Check Card	\$25.00
Returned Mail Processing Fee.....	\$6.25
Document Copy Retrieval Fee.....	\$5.00
PIN Replacement Fee.....	\$5.00
Non Member ATM Withdrawals	\$2.75

ACCOUNT RESEARCH:

Reconcilements Of Statements, Gathering Info For Domestic Disputes, etc.; Time Devoted Other Than A Normal Member Service (Minimum 1 hour).....	\$20.00 Per Hour
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FAX TRANSMISSIONS: (Not A Regular Service):

Local Phone Number- One Page.....	No Charge
Local Phone Number- Additional Pages	\$1.00 Per Page
Non Local Number (USA Only).....	\$1.00 Per Page

MONEY ORDERS:

Members.....	\$2.00/Ea.
Non - Members In The Field Of Membership.....	\$3.00/Ea.

WIRE TRANSFERS:

In Coming (Deposits or Payments)	No Charge
Out Going (Within The USA).....	\$20.00
Out Going (International).....	\$45.00

QUICK CASH (COMMERCIAL MONEY ORDER) WESTER UNION:

(Must Be Received By Member Unless Member Is In Person To Sign For Third Party To Be Recipient)	\$25.00*
* Price Subject To Change Based On Western Union Directives.	

INTERIM STATEMENT or STATEMENT COPY

.....	\$3.00/page.
Charge for each statement period or partial statement period (Same Charge For History Of Transactions or "Print-Out")	

AUTOMATED CLEARING HOUSE ,ELECTRONIC FUNDS TRANSFER

ACH Credits and Debits.....	No Charge
Non Sufficient Items.....	\$30.00/Ea.
ACH Stop Payment Fee.....	\$25.00/Ea.

ACCOUNT REOPENING FEE

.....	\$45.00
Assessed to each account if the member has 2 or more previous accounts that closed during the last 12 months and no other membership account exists.	

ACCOUNT CLOSING FEE..... \$25.00

When you close your share account within the first 90 days of opening the account, you forfeit your initial \$25 share deposit.

SAFE DEPOSIT BOX..... ***

*** Lease Fee Based on Box Size Chosen	
Safe Deposit Box Key Replacement.....	\$45.00
Safe Deposit Box Drilling Fee	Cost + \$50.00

GARNISHMENT/LEVY PROCESSING FEE

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VIRTUAL BRANCH INTERNET ACCOUNT ACCESS

Monthly Access Fee.....	No Charge
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Coin Processing Service Fee

Member Rolled Coin	6% of Amount
Member Machine Processed Coin	5% of Amount
Non Member Machine Processed Coin Only	8% of Amount