

**FIRST CENTRAL CREDIT UNION**  
**Effective September 1, 2014**

**Member Services Department**

Account Balancing Assistance	\$20.00 per hour 1 hr. minimum
Account Closure or Re-open within 6 months.	\$10.00 if closed \$20.00 if closed
two or more times in 6 months.	
Account History Printout	\$2.00 per printout
Account Research	\$15.00 per hour
Bank Wires-domestic only	\$15.00 each
International Bank Wire	\$35.00 Each
Cash Check Fee	\$3.00 if < \$1,000 1% of check if > \$1,000
(If savings balance is below \$200.00 and no other relationship exists, if other relationship is a checking account must have 5 check or 5 debit card transactions to avoid fee)	
Checks Cashed or Deposited and Returned Unpaid	\$25.00
Check Copy-Member Account	\$2.00
Check Copy-C.U. Money Order Or Teller Check	\$4.00
Check Orders	varies by style
Coin Counting	10% fee for non-members
Credit Union Money Order	\$1.00 each
Credit Union Teller Check	\$2.00 each
Excessive Share Withdrawal (1-4 per month free in branch)	5 or more per month \$3.00 each
Faxes	\$1.00 per page
Incorrect Address/Returned Mail	\$3.00 per item
Certified Mail Returned Unclaimed	\$8.00 per item
Insufficient Funds (NSF)	\$27.00 per item
VIGO	Varies, please ask
Gift Cards	\$3.00 each
ATIRA Reloadable Cards	\$4.95/month
Coopera Reloadable Cards	\$5.95/month
OFAC Blocked Account	\$10.00 per month
Overdraft Privilege	\$27.00 per item
Overdraft Transfer from another account (transfers in \$50.00 increments)	\$2.00/transfer
Replace ATM or Debit Card	\$5.00
ATM/Debit Card Special Handling	\$10.00/card and \$10.00/PIN

FedEx Delivery of Card and/or PIN	\$25.00/card or PIN
FedEx Overnight of Card and/or PIN	\$50.00/card or PIN
Stop Payment-ACH item	\$27.00
Stop Pay-Member Account	\$27.00
Stop Pay of C.U. Check (90 day waiting period)	\$27.00 plus bond
Temporary Checks	\$1.00 per page
Western Union-domestic only	\$25.00
Photo Copies	\$0.25 per page

**Loan Department**

Amortization Schedule	\$3.00
Late Fee on Credit Cards	\$25.00
Late Fee on Loans	5% of payment \$5.00 minimum
Motor Vehicle Title Fee	Varies
Overdraft Transfer from Line of Credit Loan (transfers in \$50.00 increments)	\$5.00 per transfer
Certified Mail Fee	\$10.00
Unclaimed Returned Certified Mail	\$8.00
Skip-A-Payment Fee	\$25.00 each
Payment Convenience Fee (Over the phone) (Online)	3.5% of Payment 2.5% of Payment
Car Fax	\$15.00

**Miscellaneous**

ACH Origination Return	\$27.00
Collection Item-Incoming	\$10.00 each
Collection Item-Outgoing	\$10.00 each
Foreign ATM Fee	\$1.00 per transaction \$0.50 non-monetary
Notary Service	\$6.00 per page
\$1.00 per additional signature (If savings balance is below \$200.00 and no other relationship exists, if other relationship is a checking account must have 5 check or 5 debit card transactions to avoid fee)	
<u>FirstLink Bill Pay</u>	
Written Correspondence to Payee	\$15.00 per item
Proof of Payment-Not a Dispute	\$15.00 per item
Payment Returned-Member Error	\$27.00 per item

**Checking Accounts**

Prestige Checking:

Monthly Service Charge if Daily Balance Falls Below \$500.00	\$ 5.00
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Super Saver Checking:

Monthly Service Charge if Daily Balance Falls Below \$500.00	\$ 5.00
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New Beginnings Checking:

Monthly Service Charge	\$ 10.00
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First Fund (Money Market):

Minimum Balance Requirement	\$2,500.00
Monthly Service Charge if Daily Balance Falls Below \$2,500.00	\$ 20.00

**Safe Deposit Boxes**

3 x 5	\$17.50
3 x 10	\$25.00
5 x 10	\$45.00
10 x 10	\$70.00
Key Deposit	\$20.00
Lost Key	\$10.00
Drilling Fee	Prevailing Rate

**Shared Branching**

You may be subject to fees for services performed at other credit unions.

**\*ALL FEES SUBJECT TO CHANGE\***