

Business Savings and Money Markets

Prime Share Withdrawal- Exceed 2 withdrawals per month <i>Debit card withdrawals do not apply</i>	\$1.50 each
Inactivity Fee- No activity for 12 months, balance less than \$1,000 <i>Excludes Money Markets and Certificate of Deposits</i>	\$7.50 monthly
Overdraft from Prime Share	\$3.00
Money Market <i>Waived if minimum daily balance is met, minimum balances vary</i>	\$10.00 monthly

Business Checking Accounts

Small Business Checking <i>Waived with minimum daily balance of \$1,000</i>	\$10.00 monthly
Business Interest Checking <i>Waived with minimum daily balance of \$5,000</i>	\$15.00 monthly
Processing- Excludes Non-profit Checking Items Processed in Excess of 200	\$0.25 per item
Cash Processing	\$1.25 per \$1,000 after \$10,000

All Business Checking Accounts

Returned NSF/Check or ACH Item*	\$32.00
Overdraft Fee**	\$32.00
Uncollected Funds	\$32.00
Inactivity Fee- No activity for 12 months, balance less than \$1,000	\$7.50 monthly
Temporary Checks	\$4.00, 1 sheet of 4

Business Debit/Credit Cards/ATM/Gift Cards

Card Replacement/Reorder	\$10.00
Debit/Credit Card Rush Order	\$45.00
Additional Transactions non-FFCU ATMs	\$2.00 per transaction
International Transaction Fee	1% of transaction amount
Gift Cards (Non-Reloadable)	\$2.50 per card

Credit Union Checks and Wire Transfers

Money Order	\$5.00
Official/Teller Check (Free if payable to account holder)	\$5.00
Cashier Check	\$7.00
Wire Transfer- Domestic (Outgoing)	\$25.00

Safe Deposit Boxes- Box Fees Assessed Annually

3x5	\$40.00	5x10	\$70.00
5x5	\$45.00	10x10	\$100.00
3x10	\$60.00		

All Accounts

Bad Address- Returned Mail	\$8.00 per month
Monthly Statement Copy	\$10.00 each
Mini Statement (Less than a month)	\$3.00 per request
Uncollected Funds	\$32.00
Account Research/Reconciliation	\$20.00 per hour
Early Account Closure- Closed within 90 days	\$10.00
Returned Check Deposit (Item from member, me-to-me)	\$32.00
Speed Pay Credit Card/ACH- Payment by phone, increments up to \$500	\$15.00
Stop Payment	\$32.00
Check Copy	\$10.00 per copy
Levies, Writs, Garnishments	\$50.00
Escheatable Processing <i>No account activity for 5+ years, funds remitted to state</i>	\$60.00

*A Return Check/NSF/ACH Item Fee is imposed each time an item is presented against non-sufficient funds. The payee may re-present a previously returned item, which could create multiple fees related to the same item. **This fee is imposed for overdraft created by checks, Bill Pay transactions, ACH items or other electronic means.