

Fee Schedule Effective March 19, 2018

Withdrawals

Share Withdrawals	\$1.50 ea. after 2 per month
<i>Does not apply to share withdrawals made using ATM or Debit Card.</i>	
Account Opened & Closed Within 90 Days	\$10.00
Unlocated Member (Bad Address)	\$5.00 monthly
Account Closed to Remove Joint Owner	\$25.00
Returned ACH Item	\$32.00
Stop Payment on Teller Check	\$32.00

Savings Accounts

Inactive Fee	\$7.50 monthly
<i>No activity for 12 months, balance less than \$500, and age 18 or older.</i>	

Checking Accounts

Premium Interest Checking	\$6.50 monthly*
<i>Waived if average daily balance is met.</i>	

* Additional checking options are available including a no monthly fee checking.

Rewards Checking	\$6.50 monthly*
<i>Waived when 15 or more signature-based debit card purchases/transactions are posted to your account during the month.</i>	
- 8 ATM Transactions per month	Free
- Additional transactions at non FFCU machines	\$2.00 per transaction

* Additional checking options are available including a no monthly fee checking.

Smart Track Checking	\$10.00 monthly
Student Checking	Free
- 8 ATM Transactions per month	Free
- Additional transactions at non FFCU machines	\$2.00 per transaction

Applies to all Checking Accounts

Returned Check/ACH Item	\$32.00
Courtesy Pay/Overdraft Fee	\$32.00
Uncollected Funds	\$32.00
Overdraft from Shares	\$2.00
Check Copy (Free on Online Banking)	\$10 per check
Stop Payment	\$32.00
Stop Payment Check Series	\$32.00

Waived with police report.

Temporary Checks	\$2.00 for 4 checks
Check Printing	Varies
Inactive Checking Account	\$7.50 monthly
<i>No activity for 12 months, balance less than \$500, and age 18 or older.</i>	

ATM Transactions

First Florida owned ATMs	Free
Non-First Florida ATMs:	
Withdrawals, Deposits, Transfers, Inquiries	
- 4 Transactions per month (Any combination)	Free
- Additional transactions at non FFCU machines	\$2.00 per transaction
International Transaction Fee	1% of transaction amount

VISA Debit Card

Card Replacement/Reorder	\$10.00
Debit Card/PIN Rush Order	\$45.00
Debit Card Overdraft	\$2.00
Debit NSF	\$32.00
Withdrawal Resulting in Negative Balance	\$32.00

IRA Accounts

IRA Termination, Transfer, Withdrawal or Rollover to Another Institution	\$25.00
<i>Excludes mandatory distributions.</i>	

Miscellaneous

Check Cashing Fee	\$5.00
<i>Avoid fee with \$300 minimum savings balance, checking account or loan.</i>	
Non-Member Cashing On-Us Check	\$7.00
<i>For items \$200 and over.</i>	
Returned Check Deposit (Item from member - me to me)	\$32.00
Returned Check Deposit (Item not from member)	\$12.00
Escheatable Processing	\$60.00
<i>No account activity for 5+ years, funds remitted to state.</i>	
Statement Copy (Free on Online Banking)	\$10.00
Cashier Check	\$7.00
Official Check (Payable to non-member)	\$2.00
Christmas Club Withdrawal	\$10.00
Adventure Club Withdrawal	\$10.00
<i>After 1 per quarter.</i>	
Wire Transfer - Domestic (Outgoing)	\$25.00
Money Orders	\$3.00
Gift Cards (Non-reloadable)	\$2.50
Account Interim Statement/Review	\$3.00 per statement
Account Research/Reconciliation	\$20.00 per hour
Fax/Scan Non Credit Union Business	\$2.00 per page
Special Deposit Items	\$20.00
Levies, Writs, Garnishments	\$50.00
Overnight Mail	\$20.00 per piece
Speed Pay by Check	\$15.00 per check
<i>Payment by phone.</i>	
Speed Pay by Credit Card/ACH	\$15 for each increment of up to \$500
<i>Payment by phone.</i>	
Safe Deposit Boxes (Annual Fee)	
- 3 x 5: \$30.00	- 5 x 10: \$60.00
- 5 x 5: \$35.00	- 10 x 10: \$90.00
- 3 x 10: \$50.00	
Safe Deposit Box Late Charge (After 30 days)	\$15.00
Lost Safe Deposit Box Key	Pass through fee
Drilling of Safe Deposit Box	Pass through fee