

Fee Schedule Effective June 1, 2019

Reformatted: May 1, 2021

Withdrawals

Prime Share <i>Does not apply to share withdrawals made using Debit Card.</i>	\$1.50 ea. after 2 per month
Account Opened & Closed Within 90 Days	\$10.00
Un-located 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

Prime Share, Secondary Share, Club, and Money Market

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

Checking Accounts

Premium Interest Checking	\$6.50 monthly†
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Waived if minimum daily balance is met.

†Additional checking options are available, including a no monthly fee checking.

Rewards Checking	\$6.50 monthly†
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Waived when 15 or more signature-based debit card purchases/transactions are posted to your account during the month.

- 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/NSF/ACH Item*	\$32.00
Overdraft Fee**	\$32.00
Courtesy Pay Fee***	\$32.00
Uncollected Funds	\$32.00
Check Copy (Free on Online Banking)	\$10 per check
Stop Payment Check Series <i>Waived with police report.</i>	\$32.00
Temporary Checks	\$2.00 for 4 checks
Check Printing	Varies
Inactive Checking Account <i>No activity for 12 months, balance less than \$500, and age 18 or older.</i>	\$7.50 monthly

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

IRA Accounts

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

Check Cashing Fee <i>Avoid fee with \$300 minimum savings balance, checking account or loan.</i>	\$5.00
Non-Member Cashing On-U's Check <i>For items \$200 and over.</i>	\$7.00
Returned Check Deposit (Item from member - me to me)	\$32.00
Returned Check Deposit (Item not from member)	\$12.00
Overdraft from Prime Share	\$2.00
Escheatable Processing <i>No account activity for 5+ years, funds remitted to state.</i>	\$60.00
Statement Copy (Free on Online Banking)	\$10.00
Cashier Check	\$7.00
Official Check (Payable to non-member)	\$2.00
Holiday Club Withdrawal	\$10.00
Stop Payment	\$32.00
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 <i>Payment by phone.</i>	\$15.00 per check
Speed Pay by Credit Card/ACH <i>Payment by phone.</i>	\$15 for each increment of up to \$500
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



*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. ***Federal law requires members opt-in to payment of overdraft for ATM withdrawals and one-time debit card transactions.