



## EFFECTIVE October 1, 2014

Account History (One per Month Free if \$100 in combined balances)	\$3.00
Account Reconcile (1 <sup>st</sup> hour, if additional time is needed the fee will be negotiated.)	\$25.00
Account Verification Fee (Request from other financial institutions)	\$5.00
American Express Gift Card	\$5.00 per card
American Express Gift Check (per card paid up to \$200)	\$2.25 per check
American Express Travelers Checks (for one)	Free
American Express Travelers Checks (for Two per \$100)	\$1.00 per \$100
ATM Balance Inquiry ( <b>NONE FREE</b> )	\$1.00
ATM/ Debit Card Negative Balance (overdraft fee)	\$30.00
ATM/Debit/ Visa Replacement Card	\$10.00 per card
ATMS owned by Friends and Family Credit Union (Erie, Federal and Wales. <b>NO FREE BALANCE INQUIRIES.</b> )	Free unlimited transactions
ATM-Network (MoneyPass/Alliance One) using pin (4 free per month. <b>These are combined with pin based Debit Transactions at Merchants.</b> )	4 free per month then \$0.50 per transaction
ATM Non-Network Usage (per transaction)	\$2.00
Bad Address Fee (per returned item)	\$5.00
Canadian/Foreign Deposit Item	\$25.00
Cashier's Checks (3 free per month if \$100 in combined balances)	\$2.00 per cashier's check
<b>Certificate Redemption Early Withdraw:</b>	
Under 12 month *The penalty may reduce the principal of your certificate.	90 days of interest
12 months or longer * The penalty may reduce the principal of your certificate.	180 days of interest
Check Cashing (waived if combined balances over 100)	\$5.00
Check Copy (per check)	\$3.00
Checking Account—Minimum to Open	\$50.00
Classic Family Checking with E-Statement	Free
Classic Family Checking with Paper Statement	\$1.00 per month
Family Secure Checking	\$4.95 per month
Check Printing (The first box of checks is free to new members opening a checking account, provided you select the LIDS or LISS design. If you wish to select another design you pay the difference in cost between LIDS or LISS and the cost of the design you have selected. As a retired member with direct deposit of Social Security or a pension you will receive up to 2 free boxes of the LIDS or LISS design per year. If you wish to select another design, you pay the difference in cost between the LIDS or LISS and the cost of the design you have selected.)	Varies Prices are subject to change

Coin Machine Member	Free
Coin Machine- Non-Member	5%
Coupon Book Replacement	\$5.00
Courtesy Pay Overdraft (per item)	\$30.00
Debit Card Purchases Pin based (you get 4 pin based transaction per month. <b>These are combined with all ATM transaction that are not Friends and Family ATMS.</b> )	4 free per month then \$0.50 per transaction
Debit Card Purchases (Signature based.)	Unlimited Free
Dormant Account Fee (The fee is waived on primary share accounts if member has \$100 in shares or active loan, IRA, CD or is under 18.)	\$5.00 (per month)
Early Withdraw Xmas Club	\$10.00
Excessive Withdraws, NOW, (3 per month free)	\$3.00
Garnishment Fee	\$50.00
Home Banking Password Reset	\$3.00
Loan Late Fee (After 15 days.)	\$25.00
Money Order	\$1.50
Notary Fee (Members)	Free
Notary Fee (Non-Members)	\$2.00
Overdraft Check/ACH/ATM (per item)	\$30.00
Overdraft transfer from Share Account to Checking (per automated transfer)	\$5.00
Re-opening/Closure Fee (if account is closed within 6 months of opening or re-opened within 6 months of closing)	\$25.00
Research Fee (IRS & Subpoenas) (1st hour, if additional time is needed fee will be negotiated)	\$25.00
Return Deposit Item (own account)	\$30.00
Returned ACH Origination Item	\$30.00
Starter Checks (first 12 are free, and then charge per sheet of 4)	\$2.00
Stop Payment (per check)	\$30.00
VISA-Annual Fees	Free
VISA-Balance Transfer Fee	Free
VISA- Cash Advance Fee	Free
Visa –Copy of Statement	\$5.00
Visa Late Fee	\$25.00
Wire Transfer Fee (incoming)	Free
Wire Transfer (outgoing)	\$20.00

We recommend you keep this information with your financial records. We reserve the right to change or modify charges at any time.

