

Friends and Family Credit Union Fee Schedule



Effective : January 20, 2022

Fee Type	Fee	Fee Type	Fee
Account History Printout Fee per statement (See Family Advantage)	\$5.00	Coin Machine Free to Members Non - Member Fee Only	12%
Account Reconcile or Research (This includes IRS & Subpoenas)	\$25.00	Coupon Book/Loan Statement Replacement	\$5.00
Account Verification (Request from other Financial Institution)	\$5.00	Courtesy Pay per item	\$35.00
Balance Inquiry	\$2.00	Debit Card Purchases (Signature and PIN)	Unlimited Free
ATM/Debit Card Negative Balance (overdraft coverage fee)	\$35.00	Dormant Account (Waived on primary share if member has \$100 in shares or active loan, IRA, CD, or is under 18)	\$7.00
ATM / Debit Card / MasterCard Replacement Fee - per card	\$15.00	Early Withdraw Fee	\$10.00
ATM Non-Network Usage	\$3.00	Excessive Withdraws, NOW, (3 per month free)	\$10.00
Bad Address Fee	\$7.00	Garnishment Fee	\$50.00
Canadian/Foreign Deposit Item	\$25.00	Loan Late Fee (After day 15)	\$25.00
Cashier's Check per check (See Family Advantage)	\$5.00	Money Order (See Family Advantage)	\$2.50
Certificate Redemptions Early Withdraw Under 12 Months	90 days of interest	Notary Fee (FREE to Members) Non- Member Fee Only	\$3.00
Certificate Redemptions Early Withdraw Over 12 Months	180 Days of Interest	Overdraft Courtesy Pay Fee (Check/ACH/ATM)	\$35.00
Check Cashing (Waived if combined share balances over \$100)	\$10.00	Overdraft transfer from Share Account to Checking (per automated transfer) (See Family Advantage)	\$7.00
Non-Member Check Cashing	\$10.00	Re-Open / Closure Fee (If account is closed within 6 months of opening or re-open within 6 months of closing)	\$30.00
Teller Assisted Activity Fee-by-Phone per call	\$5.00	Return Deposit Item (Own account)	\$35.00
Checking Account - Minimum to Open	\$50.00	Return ACH Origination Item	\$35.00
Classic Family Checking Fee is Waived with E-Statements	\$1.00	Starter Check (First 12 are free, and then charge per sheet of 4)	\$10.00
Family Secure Checking and Family Secure Plus	\$5.95	Stop Payment Fee (See Family Advantage)	\$35.00
<p>Check Printing: The first box of checks are FREE to any member opening a checking account provided they select LIDS or LISS. If you wish to select another design you will pay the difference in cost between LIDS or LISS and the cost of the design you have selected. If you are retired and receive a direct deposit of Social Security or a pension you will receive up to 2 FREE boxes of LIDS or LISS per year. If you wish to select another design you will pay the difference in cost between the LIDS or LISS and the cost of the design you have selected.</p>		MasterCard Annual Fees	FREE
		MasterCard Balance Transfer	FREE
		MasterCard Cash Advance	FREE
		MasterCard - Statement Copy	\$10.00
		MasterCard Late Fee	\$25.00
		Wire Transfer (Incoming) (See Family Advantage)	\$15.00
		Wire Transfer (Outgoing) (See Family Advantage)	\$25.00

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT
AMERICAN SHARE INSURANCE
 This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.