

# Friends and Family Credit Union Fee Schedule



Effective : July 1, 2022

Fee Type	Fee	Fee Type	Fee
Account History Printout (One per Month Free if \$100 is maintained in combined share balances) (Tied to Family Advantage)	\$5.00	Coin Machine Free to Members Non - Member Fee Only	12%
Account Reconcile (1st hour, if additional time is needed the fee will be negotiated.)	\$25.00	Coupon Book/Loan Statement Replacement	\$5.00
Account Verification (Request from other Financial Institution)	\$5.00	Courtesy Pay Overdraft (per item)	\$35.00
ATM Balance Inquiry Fee	\$2.00	Debit Card Purchases (Signature or PIN)	Unlimited Free
ATM/ Debit Card Negative Balance (overdraft 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/ Visa Replacement Card	\$15.00	Early Withdraw Fee (Xmas Club)	\$10.00
ATMS owned by Friends and Family Credit Union (Erie, Federal and Wales. <b>NO FREE BALANCE INQUIRIES.</b> )	Free unlimited transactions	Excessive Withdraws, NOW Account (3 per month free)	\$10.00
ATM Non-Network Usage	\$3.00	Garnishment Fee	\$50.00
Bad Address Fee	\$7.00	Loan Late Fee (After day 15)	\$25.00
Canadian/Foreign Deposit Item	\$25.00	Money Order (Tied to Family Advantage)	\$2.50
Cashier's Checks (3 free per month if \$100 is maintained in combined share balances). (Tied to Family Advantage)	\$5.00	Notary Fee (FREE to Members) Non- Member Fee Only	\$2.00
<b>Certificate Redemption Early Withdraw: Under 12 month Term (The penalty may reduce the principal of your certificate.)</b>	<b>90 days of interest</b>	Overdraft Courtesy Pay Fee (Check/ACH/ATM)(per item)	\$35.00
<b>Certificate Redemption Early Withdraw: Over 12 month Terms (The penalty may reduce the principal of your certificate.)</b>	<b>180 Days of Interest</b>	Overdraft transfer from Share Account to Checking (per automated transfer) (Tied to ) Family Advantage)	\$7.00
		Re-Open / Closure Fee (If account is closed within 6 months of opening or re-open within 6 months of Research Fee (IRS & Subpoenas) (1st hour, if additional time is needed fee will be negotiated)	\$30.00
Check Cashing (Waived if \$100 is maintained in combined share balances). (Tied to Family Advantage)	\$10.00	Returned Deposit Item	\$25.00
Check Copy (per check) (Tied to Family Advantage)	\$5.00 per check	Returned ACH Origination Item	\$35.00
Teller Assisted Activity Fee-by-Phone per call	\$5.00	Starter Check (First 12 are free, and then charge per sheet of 4)	\$35.00
Checking Account - Minimum to Open	\$50.00	Stop Payment Fee (Tied to Family Advantage)	\$10.00
Classic Family Checking <b>Fee is Waived with E-Statements</b>	<b>\$1.00</b>	MasterCard Annual Fees	\$35.00
Family Secure Checking S75 and Family Secure Plus S 76, S77, S78	\$5.95	MasterCard Balance Transfer	FREE
Check Printing: The first box of our Credit Union Custom Designed checks is free. If you choose to select a different design, you will pay the difference in cost. If you are retired and receive a direct deposit of Social Security or a Pension, you will receive up to 2 free boxes of our Credit Union Custom Design per year. If you choose to select a different design, you will pay the difference in cost.	Varies Prices are subject to change	MasterCard Cash Advance	FREE
		MasterCard - Statement Copy	\$10.00
		MasterCard Late Fee	\$25.00
		Wire Transfer (Incoming) (Tied to Family Advantage)	\$15.00
<b>YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT</b> <b>AMERICAN SHARE INSURANCE</b> <small>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.</small>		Wire Transfer (Outgoing) (Tied to Family Advantage)	\$25.00
		We reserve the right to change or modify charges at any time	

We recommend you keep this information with your financial records.