

SERVICE	DETAIL	FEE	HOW TO PREVENT FEE
ACCOUNTS	Activity Printout	\$2 per copy	
	Auto transfer/Overdraft protection	\$2 per occurrence	
	Deposit correction	\$3 per occurrence	
	Dormant account	\$9 per month after 1yr of inactivity	Use account at least once per year
	Early account closure	\$5 per occurrence	
	Escheat administration fee	\$50 per occurrence when amount to be escheated is \$100 or more	Use account at least once per year to avoid dormancy. Prolonged dormancy may result in funds escheated.
	Garnishment	\$50 per occurrence	
	Image copy	\$3 per copy	
	Research/reconciliation (1 hour minimum)	\$50 per hour	
	Statement copy	\$5 per copy	
	Tax levy	\$50 per occurrence	
	Undeliverable mail	\$5 per item	
ACH	ACH Origination		
	Monthly Service	\$25 per month	
	Per File	\$5 per file transmitted	
	Returns or Notifications of Change	\$15 per item	
	Non-recurring origination (1 time)	\$15 per occurrence	Set up recurring ACH
	Return	\$32 per item	
	Stop payment	\$30 per transaction	
ATM	Foreign ATM not owned by FFCU		CULIANCE, Allpoint & Moneypass ATMs free
	Transfer	\$1 per transaction	
	Withdrawal	\$1 per transaction	
	Transaction denied	\$0.50 per transaction	
AUTOBOOKS ◆	Basic Autobooks (accept payments, issue invoices)	No Fee	
	Upgraded Autobooks (accounting, bookkeeping, reporting)	\$9.99 per month*	First 30 days free with trial
CHECKS	Check Cashing for non-members	\$5 per item	
	Counter Check	\$2 per set of 4	
	Money order	\$5 per item	
	Cashier's checks	\$10 per check	
	Business Remote Deposit Capture-Desktop Scanner	\$30 setup fee \$35 per month, \$0.08 per item over 250 items scanned in a month	250 items scanned free
	Business Remote Deposit Capture-Mobile	No Fee	
	Stop payment	\$30 per item	
CURRENCY	Cash purchase (coin roll)	\$0.25 per roll	
	Cash purchase (currency strap)	\$1 per strap	
	Coin deposit	\$2 per \$1000	
	Currency deposit	\$2 per \$1000	
DEBIT & CREDIT CARDS	Card replacement	\$10 per occurrence	1st occurrence is free
MONEY MARKET SAVINGS	Monthly maintenance fee	\$10 per month	ADB of \$5,000
NON-SUFFICIENT FUNDS	Paid via check, ACH, or Bill Pay	\$32 per item	
POSITIVE PAY	ACH	\$25 for first account \$10 for add'l accts per same member	
	Check	\$30 for first account \$15 for add'l accts per same member	
	SMS (text) notifications	\$0.10 per text notification	
QUICK PAY	Each instance of Quick Pay used	\$12 each	
SAFE DEPOSIT BOX	3 x 5 size	\$25 per year	
	5 x 5 size	\$35 per year	
	3 x 10 size	\$40 per year	
	5 x 10 size	\$60 per year	
	10 x 10 size	\$100 per year	
SWEEPS	Loan sweep	\$75 per month	
	Loan & overnight Money Market Account sweep	\$125 per month	
	Overnight Money Market Account sweep	\$75 per month	
WIRE TRANSFERS	Incoming domestic	\$15 per transaction	
	Outgoing domestic online/assisted	\$20/\$25 per transaction	
	Incoming international	\$20 per transaction	
	Outgoing international	\$45 per transaction	

The fees and charges listed above may be assessed against your business account(s) at the Credit Union. Fees may reduce earnings on your account. Please refer to the Agreements and Disclosures for further information.

*Additional transaction processing fees and other fees may be charged by Autobooks. Please consult the Autobooks Terms & Conditions for a full explanation of associated fees with the service.

SERVICE	DETAIL	FEE	HOW TO PREVENT FEE
BUSINESS CHECKING	Monthly Maintenance Fee	\$10	Sign up for Merchant Services <i>or</i> Maintain a \$10,000 account balance <i>or</i> Maintain a \$25,000 relationship balance (loans & deposits) under one membership
	Transaction Fee	\$0.25 per item over 500 items	First 500 items are free
	Cash Services	\$2 per \$1,000 after \$10,000	Up to \$10,000 in cash free per month
	Business Remote Deposit Capture-Desktop Scanner Business Remote Deposit Capture-Mobile	\$35 per month No Fee	Combined ADB of \$100,000 or more on loans & deposits <i>AND</i> \$5,000 in monthly deposited checks
	Recommended for These Businesses		With more robust services & transactional needs who frequently visit a branch
SIMPLE CHECKING*	Monthly Maintenance Fee	No Fee	
	Transaction Fee	\$0.25 per item over 250 items	First 250 items are free
	Cash Services	\$2 per \$1,000 after \$5,000	Up to \$5,000 in cash free per month
	Business Remote Deposit Capture-Desktop Scanner Business Remote Deposit Capture-Mobile	\$35 per month No Fee	Combined ADB of \$100,000 or more on loans & deposits <i>AND</i> \$5,000 in monthly deposited checks
	Recommended for These Businesses		With minimal branch activity who primarily use online services
NON PROFIT CHECKING	Monthly Maintenance Fee	No Fee	
	Transaction Fee	No Fee	
	Cash Services	\$2 per \$1,000 after \$10,000	Up to \$10,000 in cash free per month
	Business Remote Deposit Capture-Desktop Scanner Business Remote Deposit Capture-Mobile	\$35 per month No Fee	Combined ADB of \$100,000 or more on loans & deposits <i>AND</i> \$5,000 in monthly deposited checks
	Recommended for These Businesses		With an IRS Nonprofit designation
ANALYSIS CHECKING			Fees on Analysis Checking offset with Earnings Credit**
	Monthly Maintenance Fee	\$20	
	Transaction Fees		
	Credits	\$0.25 per credit	
	Debits	\$0.15 per debit	
	Deposited item	\$0.15 per item	
	Draft change	\$0.15 per item	
	Cash Services	\$2 per \$1,000	
Business Remote Deposit Capture-Desktop Scanner Business Remote Deposit Capture-Mobile	\$35 per month No Fee		
Recommended for These Businesses		With more complex needs that carry higher account balances	

*Simple Checking for business accounts is designed for businesses with less than 250 items, including checks paid, other debits, credits, deposits and deposited items. Simple Checking accounts exceeding the 250 item limits during any three (3) consecutive statement cycles will automatically be converted to Business Checking.

**Other fees may apply to account based on account activity and other services provided. Please see Business Fee Schedule-pg 1 for more details.