



# Schedule of Fees & Charges

Corporate Office: 100 Main Street, Groveport, OH 43125

(614)836-0100

www.firstcu.com

**THE FOLLOWING FEES MAY BE ASSESSED AGAINST YOUR ACCOUNT AND THE FOLLOWING TRANSACTION LIMITATIONS, IF ANY, APPLY TO YOUR ACCOUNT. UNLESS OTHERWISE NOTED, THESE FEES ARE CHARGED FOR EACH ITEM.**

## ACCOUNT FEES

Account Relationship Fee	\$5 per month
<i>Waived if balance is &gt; \$250, with any relationship account or loan, or when signed up for E-statements.</i>	
Paper Statement	\$3 per month
<i>Fee waived for: Primetime, First Choice VIP checking, account with open loan, members under 22 years of age, total shares &gt;\$5,000 and business accounts.</i>	
Below Par Account	\$5 per month
Dormant Account - inactive after 2 years	\$5 per month
Account Closed - within 6 months of opening	\$10 per account
Reopen Account	\$10 per account
Escheatment of Unclaimed Funds	\$75 per account
IRA Annual Fee	\$10 per account
<i>Waived if balance &gt; \$2,500</i>	
IRA Closed - within 12 months of opening	\$50.00 per IRA
Account Research/Reconciliation	\$25 per hour
First Choice VIP Checking Monthly Fee	\$8 per account
Platinum Checking Monthly Fee	\$5 per account
NSF (Non-Sufficient Funds Item)	\$30 per item
<i>Created by draft, ACH or ATM/debit card</i>	
Courtesy Pay (Overdraft Item)	\$30 per item
<i>May be imposed for transactions by any of the following means: share draft, in-person withdrawal, ATM withdrawal, debit card and all other electronic means.</i>	
Returned Deposit Item/Re-deposited Item	\$20 each
Stop Payment (all types)	\$30 each
Excessive Withdrawal	\$3 each
<i>Transaction from a share account or a money market account in excess of six per month.</i>	
Withdrawal Transfer Fee	\$3 each
<i>Overdraft transfer of funds from a share account to cover share checking NSF account activity. This fee is charged per item from the share draft account.</i>	

## ACCOUNT ACCESS & INQUIRY FEES

Account Access Online	Free✓
Account Access Telephone	Free✓
Account Access Mobile	Free✓
Account Inquiry Phone Assisted	\$3 @ event*
Account Transfer Phone Assisted	\$3 @ event*
<i>*Phone assisted fees will only be charged for transactions that could otherwise be performed electronically via Online Banking, First Connect Telephone Banking, Mobile Banking or at an ATM.</i>	

## CARD FEES

*First Service owned ATMs are free, surcharge fees may apply at foreign*

<b>Foreign ATM Fees (ATMs not owned by First Service)</b>	
First 5 transactions each calendar month	Free✓
After 5 free transactions	\$1.00 each

<b>Point of Sale Fees (Network Fees)</b>	
POS Transaction under \$50	Free✓
POS Transaction over \$50	\$0.50 each*
<i>*POS fee waived for FirstChoice VIP and Platinum checking. There is no POS fee for signature-based point of sale transactions.</i>	
Replacement ATM/Debit Card	\$5 per card

## MISCELLANEOUS FEES

Counter Check	\$2 each
Cashier Check - to other than the member	\$3 each
Money Order	\$4 each
Non-Member Check Cashing	\$5 each
Notary Service	As allowed
Signature Guarantee	\$5 per visit
Photocopy	\$1 each
Re-print Statement/1098-1099	\$5 each
<i>No charge for E-statements with 13 months of available history.</i>	
Copy of Draft	\$5 each
Return Mail Fee	\$5 each
Shared Branching Transaction	\$2 each
<i>Two free shared branch transactions per month.</i>	
Heath Savings In-Branch Withdrawal	\$2 each
<i>No charge for HSA debit card withdrawal.</i>	
Wire Transfer	\$20 each
Garnishments	\$25 each
Legal Executions	\$25 each
Levies	\$25 each

## SAFE DEPOSIT BOX

Small (3x5)	\$25 per year
Medium (3x10)	\$30 per year
Large (5x10)	\$50 per year
Extra Large (10x10)	\$75 per year
Lost key/Drill box	\$125 per box

**FOR INFORMATION PERTAINING TO SPECIFIC ACCOUNTS, REFER TO THE BROCHURE "YOUR SHARE ACCOUNT"**

**EFFECTIVE AS OF DECEMBER 1, 2021**

Please call (614)836-0100 for changes following this date

**Accounts at this credit union are federally insured by the National Credit Union Administration**

