



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 > \$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 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 > \$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	\$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*

**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.*

CARD FEES

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

Foreign ATM Fees (ATMs not owned by First Service)

First 5 transactions each calendar month	Free✓
After 5 free transactions	\$1.00 each

Point of Sale Fees (Network Fees)

POS Transaction under \$50	Free✓
POS Transaction over \$50	\$0.50 each*

**No fee for signature based transactions/select credit at checkout.*

Replace Debit Card	\$5 per card
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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 "IMPORTANT ACCOUNT INFORMATION FOR OUR MEMBERS"

EFFECTIVE AS OF JANUARY 1, 2022

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

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

