

SCHEDULE OF FEES AND CHARGES

Accounts	Fee
Overdraft – Courtesy Pay (items paid resulting in a negative balance)	\$32 each occurrence
Non-sufficient Funds (items returned unpaid)	\$32
Stop Payment with a phone representative	\$30
Stop Payment set-up through Online Banking	\$10
Return Deposit Item	\$30
Copy of: Check, Statement, Account History	\$10
Replacement of Official Check	\$5
Account Research	\$20 per hour
Official Check	\$5
Member Number Change (one free per year)	\$10
Money Market or Savings Account Withdrawals (in excess of 6 per month)	\$30
Check Printing	Varies by style
Temporary Checks	\$2.50 for 4
Club Account Early Withdrawals	\$10
ATM Card	Fee
ATM Withdrawal from Savings	\$1 after 6th withdrawal per month
Replacement Card	\$10
ATM withdrawals (out of network)	Subject to fee by other financial institution
ATM Card Restricted Access	\$5 (1st & 2nd re-activation)
	\$20 (3rd and each additional re-activation)
	Subject to carrier & card processor
Express Mail for Plastic Cards or PIN	
Visa® Check/Debit Card	Fee
Replacement Debit Card	\$10
ATM withdrawals (out of network)	Subject to fee by other financial institution
Visa® Check Card Restricted Access	\$5 (1st & 2nd re-activation)
	\$20 (3rd and each additional re-activation)
	Subject to carrier & card processor
Express Mail for Plastic Cards or PIN	
General	Fee
Domestic Wire	\$25
Dormant Account Fee (over one year without activity)	\$10 per month
Change of Address (if notified by post office)	\$5
Bad Address	\$5 per month
Certified Cashier's Check	\$10
Certified Two-Party Cashier's Check	\$12
Two-Party Check (Cashier's Check)	\$5
Pay by Phone	Varies
Skip-a-Pay / payment reversal	\$25
Online Banking (transfers to other financial institutions)	\$1
Bill Payer	Fee
Check Copy	\$10
Correspondence Sent Express Mail	\$15
Special Report(s)	\$25
Special Research (6 months or more)	\$20
Payment Modification by InFirst FCU (per member request)	\$25
Stop Payment	\$30
Non-sufficient Funds	\$30
Cancellation for Payment Before Disbursement (per request)	\$7.50
Payment Returned due to Member Error	\$5
Safe Deposit Box (Consumer Row location only)	Fee
Annual Fee	
3" x 5"	\$35
3" x 10"	\$60
5" x 10"	\$85
7" x 10"	\$110
10" x 10"	\$135
Late Charge	\$20
Replacement Key	Up to \$100
Drill Box	Up to \$250