

FLOWER CITY FEDERAL CREDIT UNION
ASSESSED SERVICE CHARGES
(SUBJECT TO CHANGE BY BOARD OF DIRECTORS)

ACH- debits reversed/returned due to insufficient funds	\$20.00
ACH- transactions causing negative balance	\$20.00
Accidental and Health Insurance	\$2.50 + Actual cost
Bill Payer Fee	\$1.50 per bill
Check Duplicate	\$10.00
Cash Advance over \$2000 with less than 24 hour notice- (Charge for priority cash advance may be waived in emergency situation at the discretion of the manager)	\$20.00
Checks Cashed, Deposited or Tendered for loan payment, but returned as an insufficient fund item	\$20.00
Copy Machine Print-	
8.5x11	\$.50
8.5x14	\$.75
Correspondent Transfer (actual cost plus)	\$5.00
Credit Report on real estate loan (actual cost plus)	\$10.00
Credit Reports re. Loan/VISA application-	
Members	\$3.00
Non-Members	\$5.00
Delinquency Charge-	
Day 0-7 (Grace Period)	No charge
Day 8-15 (Flat Late Fee)	\$30.00
Day 15-35 (Flat Late Fee included)	\$30.00+ 20% interest
Day 35+ (Repossession Initiation Fee)	\$100.00
*Charged per discretion of manager. Refundable within 90 days of account becoming and staying current	
Dormant Account Maintenance-	\$5.00/quarter
*After 1 year, no forwarding address or activity on accounts less than \$25	
Processing Fees-	
Auto, Motorcycle, RV, etc	\$5.00
Financing statements (UCC, etc)	\$40.00
Statement Research	\$10.00
International Services (actual cost plus)	\$5.00
Cashier Checks (mailing check/withdrawals)	\$2.50 per check
Notary Public Service	No Charge
PIN (Personal Identification Number) Loss, charge to reissue	\$3.00
PIN Account Reinstatement after forced closed	\$10.00
Policy Manuals-	
Complete	Actual Cost
Per page	\$.50
Postage Stamp	Actual cost
IRA Transfer Fee	\$15.00

CD Early Withdrawal-	
Closure-30 days notice required	3 months interest
Closure-10 day notice required (rush service fee)	3 months interests
*Charges for emergency early withdrawal/closure of CD, may be waived per discretion of the manager	+\$30.00
Real Estate-	
Appraisals (actual cost plus)	\$5.00
Origination fee (actual cost plus)	\$3.00
Re-open Accounts within 60 days	\$2.00
*new maintenance and draft account reinstatements	
Share Draft Returned (insufficient funds)	\$20.00
Share Draft Retrieval (actual cost plus)	\$5.00
Share Draft Stop payment order	\$40.00
Share Draft Account Balance (reconciliation) per hour	\$20.00 minimum
Share Draft Over-Draft Account-	\$20.00
2+ times in same month	\$40.00
Share Draft Forms (any amount)	Actual Cost
Share Draft Collection fee for payee	\$5.00
Closed share draft rejects	Actual legal fee
Telephone (long distance call)	Actual Cost
Overdraft Transfer Fee (each time)	\$1.00
Verification of deposit letters-mailing receipts	\$1.00
Wire Transfer/wire service (actual cost plus)	\$2.00
Overnight mail (actual cost plus)	\$20.00
Address change	
*Failure to report change to Credit Union/VISA, etc	\$1.00
Visa Over Limit	\$20.00
*Over the limit more than twice	Interest Rate increases
Visa Annual Rate	\$6.00
Visa Late Payment	\$20.00
*Late more than twice	Interest Rate increases
Visa Draft Retrieval Fee	\$20.00
Additional/Replacement Visa/Debit Card	\$5.00
Visa/Debit Card Rush Order	\$20.00
Online Banking Fee	\$1.00 per account/ monthly
Additional "business account" Fee	\$.25 per account/ monthly

