

THE FLORIST FEDERAL CREDIT UNION
SCHEDULE OF FEES
As of JANUARY 2021

ACCOUNT SERVICE FEES

Membership Fee	\$5.00	Duplicate Statement Fee	\$5.00
Dormant Account Fee (Per Month On Bal. Under \$50 W/ No Activity For 12 Months)	\$5.00	Statement Re-Mailing Fee	\$5.00
IRA Annual Fee	14.00	If Closed With 45 Days	\$25.00
IRA Closing Fee	\$5.00	Check Payable To Fee	\$2.50
Any Deposit Overdraw	\$25.00	Credit Union Check Payable To Non-Member	\$3.00

REGULAR CHECKING ACCOUNT FEES

Monthly Service Charge, No Balance Minimum	\$0.00	Check Copy Fee, Each Check	\$7.50
NSF Fee (Non-Sufficient Funds)	\$25.00	Check View Fee, Per View	\$2.50
Any Overdraw Fee	\$25.00	Duplicate Statement Fee	\$5.00
ACH (Non-Sufficient Funds)	\$25.00	Account Reconciliation Or Research Assistance (Per Hour)	\$20.00
Stop Payment Fee	\$20.00		
Returned Check Fee	\$25.00		

MONEY MARKET

SIX (6) Checks Per Month	\$0.00	Under Minimum Balance \$2,500) Per Month	\$7.50
Over Six (6) Checks Per Month, Per Check	\$5.00		

BUSINESS CHECKING ACCOUNT FEES

Monthly Service Charge, \$1000 Minimum Bal.	\$25.00	Check Copy Fee, Each Check	\$7.50
NSF Fee (Non-Sufficient Funds)	\$25.00	Check View Fee, Per View	\$2.50
Any Overdraw Fee	\$25.00	Duplicate Statement Fee	\$5.00
ACH (Non-Sufficient Funds)	\$25.00	Account Reconciliation Or Research Assistance (Per Hour)	\$20.00
Stop Payment Fee	\$20.00		
Returned Check Fee	\$25.00		

MRB & MSB CHECKING ACCOUNT FEES

Monthly Service Charge, \$10,000 Minimum Bal	1% *adb	Check Copy Fee, Each Check	\$7.50
NSF Fee (Non-Sufficient Funds)	\$25.00	Check View Fee, Per View	\$2.50
Any Overdraw Fee	\$25.00	Duplicate Statement Fee	\$5.00
ACH (Non-Sufficient Funds)	\$25.00	Account Reconciliation Or Research Assistance (Per Hour)	\$20.00
Stop Payment Fee	\$20.00	*ADB – Average Daily Balance	
Returned Check Fee	\$25.00		



VISA CHECK CARD / ATM FEES

Initial Card Fee	\$0.00	Card Capture Fee For Lost Cards	\$15.00
Replacement Pins	\$3.00	ATM User Fee By Credit Union	\$0.00
Replacement Cards	\$5.00	NSF Fee Using Debit / ATM Card	\$25.00

OTHER SERVICE FEES

Wire Fee Outgoing	\$15.00	ACH Set Up Fee For Auto Transfers	\$5.00
Wire Fee Income	\$0.00	Courtesy Fax Fee Per Page	\$1.00
International Wire	\$40.00	Loan Processing Fee, Per Loan	\$15.00
Electronic Funds Transfer (ACH) NSF	\$25.00	Open Ended Advance Processing	\$15.00
ACH Scheduled Auto Transfer Change	\$5.00	Notary, Members Only	\$0.00
Returned Mail Fee	\$5.00	Garnishment Fee	\$25.00
Visa Payments Requested In-Office	\$5.00		

