



**Fresno County Federal
Credit Union**

Member owned. Member focused.

FEE SCHEDULE

Effective February 1, 2016

ATM FEES

Card Replacement Fee	\$10.00 per card (first two free)
Card Replacement Fee-Rush	\$35.00 per card
Empty Deposit Envelope	\$25.00 per occurrence
Foreign ATM usage (non co-op)	\$2.00 per transaction

SERVICE FEES

Cashiers/Official CU Check	\$5.00 per item (first two free)
Check Collection*	\$15.00 per transaction
Consumer Loan Modification	\$50.00 per loan
Copy of Account Information	\$2.00 per copy
Courtesy Pay Overdraft	\$25.00 per item (maximum six per day)
Debit Card Dispute (of valid charges)	\$20.00 per dispute
Escheatment of Account	\$2.00 per account
Garnishment or Levy	\$75.00 per item
Health Savings Account Set Up	\$20.00
Inactive Account	\$5.00 per quarter (After first 12 months of inactivity, if savings balance is below \$250 and account holder is over 21 years of age.)
Loan Payment by Phone (External checking, credit/debit card)	\$10.00 per item
Non-Sufficient Funds	\$25.00 per item (maximum six per day)
Notary/Signature Guarantee	\$10.00 per signature (non-CU docs)
Point of Sale Debit Transaction	\$.75 per transaction (free with e.Checking)
Research (1 hour min)	\$20.00 per hour
Returned Item	\$25.00 per item
Stop Payment	\$20.00 per stop
Temporary Checks	\$1.00 per four pack
Travelers Cheques:	
Classic	No-Charge
Special	\$0.50 per \$100.00
Wires:	
Incoming	\$10.00 per wire
Outgoing Domestic	\$20.00 per wire

*Increase or new

ONLINE/MOBILE BANKING FEES

Bill Pay (Free with e.Checking)	\$3.95 per month
Expedited (Electronic)	\$5.00
Expedited (Check)	\$25.00

Online External Transfer* (to/from outside institution; savings and checking accounts only)

Required Fees:

Incoming/Outgoing 3 Day	\$1.00
Incoming/Outgoing Next Day	\$3.00

Miscellaneous Service Fees:

Account Verification	\$3.50
Return for Non-Sufficient Funds	\$25.00
Return for Other Reasons	\$1.50
Transaction Research	\$45.00

Popmoney*

Required Fees:

Request Money Notification	\$0.50
Receipt of Requested Funds	\$1.00
Send Money Notification	\$0.50
Send Money 3 Day	\$1.00
Send Money Next Day	\$3.00

Miscellaneous Service Fees:

Authentication Fee	\$3.50
Phone Verification	\$0.50
Non-Sufficient Funds	\$25.00
Security Risk Verification	\$3.50
Stop Payment	\$20.00

SAFE DEPOSIT BOXES

Annual Fee (3x5)/(5x5)	\$20.00/35.00 per year
Lost Keys (1)	\$20.00 per key
Lost Keys (2, drill charge)	Varies-paid directly to Locksmith