

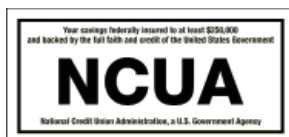
Continued from inside panel

Service	Fee
<b>Visa® Gift Cards</b>	<b>\$2.50</b> Per card
<b>Visa® Debit Card Replacement</b>	<b>\$10.00</b> Per card
Rush Card Only	<b>\$25.00</b> Per card
Rush Card and PIN	<b>\$50.00</b> Per card
<b>Visa® Debit Card Dispute Resolution</b> If valid purchase	<b>\$5.00</b>
<b>Faxes</b>	
First Page	<b>\$3.00</b>
Additional Pages	<b>\$1.00</b> Per page
<b>Coin Counter</b>	
Youth Member (birth to 17)	<b>FREE</b>
Adult Members (18 and over)	<b>6.5%</b>
Non-Members	<b>9.0%</b>

Mailing Address:  
PO Box 22030  
Tempe, AZ 85285-2030

Web Site: [www.FirstCU.net](http://www.FirstCU.net)  
Email: [webmaster@FirstCU.net](mailto:webmaster@FirstCU.net)

Account Info (480) 831-2645  
Toll-Free (800) 732-6986



Rev. 06/10



## Consumer Fee Schedule

As of 06/21/2010

Service	Fee
<b>First Premier Checking</b> \$5 monthly fee is reduced to \$3 when enrolled in eStatements OR Direct Deposit.	<b>\$5.00</b> Per month
\$5 monthly fee is waived for members 19 & under OR 60 & over when enrolled in eStatements OR Direct Deposit.	
\$5 monthly fee is waived when \$1,500 minimum checking account balance is maintained.	
<b>Rewards Checking</b> \$2 monthly fee is waived when enrolled in eStatements OR Direct Deposit.	<b>\$2.00</b> Per month
<b>Simply First Checking</b> \$10 monthly fee is reduced to \$8 when enrolled in eStatements OR Direct Deposit.	<b>\$10.00</b> Per month
<b>Online Bill Pay</b>	<b>FREE</b>
<b>Check Printing</b>	Price varies depending on style
<b>Check Cashing for Non-Members</b>	<b>\$3.00</b> Per check
<b>Copies</b>	
Debit Card Sales Slip	<b>\$5.00</b> Per copy
First Credit Union Official Check Copies	<b>\$5.00</b> Per item
Histories, Receipts, Statements	<b>\$2.00</b> Per item
Check Copies First six (6) copies per calendar year are FREE with First Premier Checking or Rewards Checking.	<b>\$2.00</b> Per item

<b>Service</b>	<b>Fee</b>
<b>Processing Items</b>	
Non-Sufficient Funds (ATM, ACH, Checks, Debit, POS)	<b>\$30.00</b> Per item
Courtesy Pay Overdraft	<b>\$30.00</b> Per item
Post-Dated Checks	<b>\$30.00</b> Per check
Special handling for transfers First six (6) transfers per calendar month from savings are FREE.	<b>\$30.00</b> Per transfer
Sent for Collection	Charges vary depending on paying institution
Legal Processing Fee	<b>\$50.00</b> Per item
<b>Money Market</b>	
\$10 monthly fee is waived when \$1,000 minimum money market account balance is maintained.	
<b>Money Market Withdrawals</b>	
First six (6) withdrawals per calendar month are FREE.	
<b>ATM Usage</b>	
First ten (10) withdrawals per calendar month at a FCU ATM are FREE.	
<b>Foreign ATM Usage</b>	
First four (4) withdrawals per calendar month at a foreign ATM (non-FCU ATM) are FREE.	
<b>Stop Payments</b>	
<b>\$30.00</b> Per item	
<b>Deposit Item Returned for Non-Sufficient Funds</b>	
<b>\$30.00</b> Per item	
<b>Overdraft Transfer Fee</b>	
<b>\$3.00</b> Per transaction	
<b>Signature Guarantee</b>	
<b>\$10.00</b> Per form	
<b>Account Research</b>	
One (1) hour minimum <b>\$20.00</b> Per hour	

<b>Service</b>	<b>Fee</b>
<b>Escheatment Fee</b>	<b>\$50.00</b> Per account
<b>Closed Membership</b>	<b>\$5.00</b> If closed within three (3) months of opening date.
<b>Inactive Membership</b>	<b>\$5.00</b> Per month After one (1) year of inactivity & account balance under \$100.
<b>Verification of Deposit Form Processing</b>	<b>\$5.00</b> Per form
<b>Statement Returned for Bad Address</b>	<b>\$5.00</b>
<b>Health Savings Account Set-Up</b>	<b>\$25.00</b> Per account One-time fee for each Health Savings Account opened.
<b>IRA Accumulation Account Set-Up</b>	<b>\$25.00</b> Per IRA or Coverdell One-time fee for each IRA Accumulation Account opened.
<b>Wire Transfers</b>	
Outgoing Domestic	<b>\$20.00</b>
Outgoing International	<b>\$40.00</b>
Incoming Domestic or International	<b>\$10.00</b>
<b>Checks</b>	
American Express Travelers Cheques	<b>FREE</b>
American Express Travelers Cheques for Two	<b>1.5%</b> of Value
Counter Checks for Personal Checking	<b>\$2.00</b> Per ten
First Credit Union Official Checks	<b>\$5.00</b> Per check
Money Orders	<b>\$2.00</b> Per item

Continued on back panel