



CONSUMER FEE SCHEDULE

As of 10/1/2018

FIRST PREMIER CHECKING	
Monthly Maintenance	\$4.00/Month
<ul style="list-style-type: none"> • \$4.00 monthly fee is reduced to \$3.00 when enrolled in eDocuments OR receive a Direct Deposit during statement cycle • \$4.00 monthly fee is waived for members 24 and under OR 60 and over when enrolled in eDocuments OR receive a Direct Deposit during statement cycle • \$4.00 monthly fee is waived when you maintain a \$1,500 minimum daily account balance • \$4.00 monthly fee is waived when enrolled in eDocuments AND your choice of the following during statement cycle: <ul style="list-style-type: none"> - Receive a Direct Deposit - Pay a bill using firstcu bill pay - Complete (post & clear) at least 21 firstcu debit card purchases 	
FIRST ADVANTAGE CHECKING	
Monthly Maintenance	\$4.00/Month
<ul style="list-style-type: none"> • \$4.00 monthly fee is waived AND out-of-network ATM fees up to \$5 each (with a limit of 4 per calendar year) are refunded when enrolled in eDocuments AND one of the following during each statement cycle: <ul style="list-style-type: none"> - Receive a Direct Deposit - Pay a bill using firstcu bill pay - Complete (post & clear) at least 21 firstcu debit card purchases - Maintain a \$1,500 minimum daily account balance • \$4.00 monthly fee is waived for members 24 and under OR 60 and over when enrolled in eDocuments OR receive a Direct Deposit during statement cycle 	
SIMPLY FIRST CHECKING	
Monthly Maintenance	\$10.00/Month
<ul style="list-style-type: none"> • \$10.00 monthly fee is reduced to \$8.00 when enrolled in eDocuments OR receive a Direct Deposit during statement cycle 	
MONEY MARKET	
Monthly Maintenance	\$10.00/Month
<ul style="list-style-type: none"> • \$10.00 monthly fee is waived when \$1,000 minimum money market daily account balance is maintained 	
HEALTH SAVINGS ACCOUNT	
Set Up	\$25.00/Account
COURTESY PAY OVERDRAFT (CPO)	
ATM, POS, ACH, Checks, Debit >\$5.00	\$35.00/Item
ATM, POS, ACH, Checks, Debit ≤\$5.00	\$20.00/Item

ACCOUNT	
Check Printing	Varies by style
Closed Membership <i>If closed within three (3) months of opening date</i>	\$25.00/Account
Excess Transfer Limitation (Reg D) <i>Members can initiate up to (6) electronic transfers (online, mobile, text and/or telephone banking) per calendar month from either savings or money market account for FREE. Withdrawals or transfers by mail or in person at a FCU branch are unlimited and are not subject to the Regulation D six (6) transfer/withdrawal limitations.</i>	\$35.00/Item
Network ATM Usage • Withdrawals at any Network ATM are FREE • Network ATM is any FCU ATM or any ATM that is part of the CO-OP ATM Network	FREE
Non-Sufficient Funds <i>(ATM, POS, ACH, Checks, Debit) Must opt-in for credit union to authorize and pay overdrafts on ATM transactions and non-recurring debit card transactions</i>	\$35.00/Item
Online Bill Pay	FREE
Out-of-Network ATM Usage • First four (4) withdrawals per calendar month at any Out-of-Network ATM are FREE • Out-of-Network ATM is any non-FCU ATM or any ATM not part of the CO-OP ATM Network	\$4.50/Withdrawal
Overdraft Transfers <i>Transfers made by FCU between member-designated internal accounts to cover overdraft transactions</i>	\$5.00/Transaction
Post-Dated Checks	\$35.00/Checks
Returned Item	\$35.00/Item
Stop Payment	\$35.00/Item
Temporary/Counter Checks	\$2.00/4 Checks
OTHER SERVICES OFFERED	
Account History or Receipt Copy	\$2.00/Item
Account Research	\$20.00/Hour
Check Cashing for Non-Members	\$8.00/Check
Check Copies <i>First six (6) check copies per calendar year are FREE with First Premier Checking</i>	\$2.00/Check
Coin Counter - Glendale location only • Youth Members 19 and under • Senior Members 60 and over • Members with First Premier Checking	FREE
Coin Counter - All Other Members	6.5%
Coin Counter - Non-Members	10.0%
Debit Card Sales Slip	\$5.00/Copy

Deposit Item Returned for Non-Sufficient Funds	\$35.00/Item
Escheatment/Unclaimed Funds	\$100.00/Account
FCU Official Checks	\$5.00/Check
FCU Official Check Copy	\$5.00/Check
Inactive Membership <i>After one (1) year of inactivity & account balance under \$100.00</i>	\$10.00/Month
International Transactions <i>Fee charged on transactions made in foreign countries and is calculated as a percentage of the total transaction amount, which takes into account the amount of the transaction plus the currency conversion rate in effect on the processing date.</i>	2%/Transaction
Items Sent for Collection including Foreign Item Collection <i>Checks can be sent out for collection if there are issues with normal processing. As each institution charges FCU a different fee, it is difficult to publish the exact fee amount. FCU will charge \$35.00 plus postage and third party fees for the processing involved in sending items out for collection.</i>	\$35.00/Item <i>PLUS postage and third party fees, which vary depending on paying institution</i>
Legal Processing	\$100.00/Item
Money Orders	\$3.00/Item
Returned Mail for Bad Address <i>One-time fee for each address change</i>	\$5.00
Statement Copy	\$3.00/Item
Verification of Deposit Form Processing	\$10.00/Form
Visa® Card Replacement	\$5.00/Card
Visa® Card Replacement RUSH	\$25.00/Card
Visa® Card & PIN Replacement RUSH	\$50.00/Card & PIN
Visa® Card Dispute Resolution <i>If valid purchase</i>	\$10.00/Dispute
Visa® Gift Card	\$3.50/Card
Wire Transfer - Outgoing Domestic	\$20.00/Transfer
Wire Transfer - Outgoing International	\$40.00/Transfer

Mailing Address: PO Box 820, Chandler, AZ 85244
Web Site: firstcu.net • **Email:** inquiries@firstcu.net
Account Info: (480) 756-5500 or Toll-Free (800) 732-6986

This credit union is federally insured by the National Credit Union Administration.