

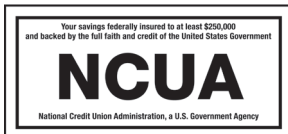
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Service	Fee
Visa® Debit Card Dispute Resolution If valid purchase	\$10.00 Per dispute
Reloadable Debit Card	\$3.50 Per card
Faxes First Page	\$3.00
Additional Pages	\$1.00 Per page
Coin Counter (<i>Glendale location only</i>) Youth Members (19 & under)	FREE
Senior Members (60 & over)	FREE
Members with First Premier Checking	FREE
All Other Members	6.5%
Non-Members	9%

Mailing Address:
P.O. Box 820
Chandler, AZ 85244

Web Site: firstcu.net
Email: inquiries@firstcu.net

Account Info: (480) 756-5500
or Toll-Free (800) 732-6986



Consumer Fee Schedule

As of 05/01/2016

Service	Fee
First Premier Checking \$5 monthly fee is reduced to \$3 when enrolled in eDocuments OR receive a Direct Deposit during statement cycle. \$5 monthly fee is waived for members 24 & under OR 60 & over when enrolled in eDocuments OR receive a Direct Deposit during statement cycle. \$5 monthly fee is waived when you maintain a \$1,500 minimum daily account balance \$5 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 	\$5.00 Per month
First Advantage Checking \$4 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 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 monthly fee is waived for members 24 & under OR 60 & over when enrolled in eDocuments OR receive a Direct Deposit during statement cycle.	\$4.00 Per month
Simply First Checking \$10 monthly fee is reduced to \$8 when enrolled in eDocuments OR receive a Direct Deposit during statement cycle.	\$10.00 Per month
Online Bill Pay	FREE
Check Printing	Price varies depending on style
Check Cashing for Non-Members	\$5.00 Per check
Stop Payments	\$35.00 Per item
Deposit Item Returned for Non-Sufficient Funds	\$35.00 Per item

Service	Fee
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Copies

Debit Card Sales Slip	\$5.00 Per copy
First Credit Union Official Check Copies	\$5.00 Per copy
Histories & Receipts	\$2.00 Per item
Statements	\$3.00 Per item
Check Copies	\$2.00 Per item

First six (6) copies per calendar year are FREE

Processing Items

Non-Sufficient Funds (ATM, ACH, Checks, Debit, POS) Must opt-in for credit union to authorize and pay overdrafts on ATM transactions and non-recurring debit card transactions.	\$35.00 Per item
Courtesy Pay Overdraft (<i>limit of 7 per day</i>)	\$35.00 Per item
CPO transactions less than or equal to \$5.00	\$20.00 Per item
Post-Dated Checks	\$35.00 Per check
Legal Processing Fee	\$100.00 Per item

Items Sent for Collection

Checks can be sent out for collection if there are issues with normal processing. As each institution charges First Credit Union a different fee, it is difficult to publish the exact fee amount. First Credit Union will charge a fee equal to its cost plus \$10.00 for the processing involved in sending items out for collection.	\$10.00 Per item PLUS charges, which vary depending on paying institution.
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Special Handling for Transfers

Member can initiate up to six (6) transfers per calendar month from either savings (account) or money market for FREE. Transfers made by credit union may be subject to Overdraft Transfer Fee listed below.	\$10.00 Per transfer
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Overdraft Transfer Fee

Transfers made by credit union between member-designated internal accounts to cover overdraft transactions.	\$5.00 Per transaction
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Money Market

\$10 monthly fee is waived when \$1,000 minimum money market account balance is maintained.	\$10.00 Per month
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International Transactions

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.	2% Per transaction
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Network ATM Excessive Usage

First seven (7) withdrawals per calendar month at any network ATM are FREE. A network ATM is any First Credit Union ATM or any ATM that is part of the CO-OP ATM Network.	\$3.00 Per transaction
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Service	Fee
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Out-of-Network ATM Excessive Usage

First three (3) withdrawals per calendar month at any out-of-network ATM are FREE. An out-of-network ATM is any non-First Credit Union ATM or any ATM that is not part of the CO-OP ATM Network.	\$3.50 Per transaction
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Signature Guarantee

	\$35.00 Per transaction
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Signature Validation Program

	\$35.00 Per transaction
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Account Research

One (1) hour minimum	\$20.00 Per hour
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Escheatment Fee

	\$100.00 Per account
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Closed Membership

If closed within three (3) months of opening date.	\$25.00
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Inactive Membership

After one (1) year of inactivity & account balance under \$100.	\$10.00 Per month
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Verification of Deposit Form Processing

	\$10.00 Per form
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Statement Returned for Bad Address

One-time fee for each address change	\$10.00
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Health Savings Account Set-Up

One-time fee for each Health Savings Account opened.	\$25.00 Per account
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IRA Accumulation Account Set-Up

One-time fee for each IRA Accumulation Account opened.	\$25.00 Per IRA or Coverdell
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Wire Transfers

Outgoing Domestic	\$20.00
Outgoing International	\$40.00

Checks

Temporary or Counter Checks for Personal Checking	\$2.00 Per sheet of four checks
First Credit Union Official Checks	\$5.00 Per check
Money Orders	\$3.00 Per item

Visa® Gift Cards

	\$3.50 Per card
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Visa® Debit Card Replacement

	\$5.00 Per card
Rush Card Only	\$25.00 Per card
Rush Card and PIN	\$50.00 Per card