Fees & Service Charges

(eff. 11-15-11)

Service/Transaction	Fees	How Fees Apply
Processing Items:		
ATM Withdrawal/Transfer	FREE	FREE
(Member will be responsible for any "surcharges.")		
Official Check (FREE if member's total services with the credit union (excluding 1st mortgages & student loans) are greater than or equal to $5000.)	$5.00	Each
Non-member check cashing (requires 2 forms of ID)	$10.00	Each
Legal Item Processing (liens, levies, garnishments, etc.)	$20.00	Each
Continuous Overdraft	$5.00	per day after 30th day
Incorrect Address	$5.00	per Returned Item
Dormant Account Fee	$5.00	per Month
Internet Banking	FREE	FREE
Drafts:		
Share drafts purchased from outside printers if they fail to post automatically	$5.00	Each
Starter drafts if drafts are not purchased through Credit Union approved printers	$5.00	Each set of 12
Wire Transfers:		
Outgoing Domestic Wires	$20.00	Each
Outgoing International Wires	$35.00	Each
Collections, Transfers, & Account Closings:		
Automatic Transfer of Shares to Draft Account	$6.00	Each
ACH, ATM & Share Draft Transactions returned for Insufficient Funds	$33.00	Each
Courtesy Pay	$33.00	Each
Returned Check You Deposited or Cashed	$10.00	Each
Foreign Check Item Processing	$25.00	Each
Stop Payments:		
All Stop Payments	$33.00	Each
Other Services:		
Account Reopening Fee (if reopened within 90 days of closing)	$20.00	
Replacement Copy of Month-end Statement	$5.00	per statement
Account Research/Reconciliation	$20.00	per hour
Reg D Fee	$10.00	Each (See attached)
Account Service Fee		
Primary Share Account	$5.95	per month
MyFirst Access Checking	$12.95	per month
Account Service Fee Rebate		
Primary Share Account	$5.95	per month

IF:

- Average daily total balance of all of Primary member's CU services (excluding Visas) > $5000 ***OR***
- Primary member < 22 yrs. old ***OR***
- Primary account open < 12 mos. ***OR***
- Golden Apple member

What You Need to Know About Regulation D

Regulation D or Reg. D is a Federal Reserve Requirement that requires all financial institutions – both banks and credit unions – to limit withdrawal transactions on Savings and Money Market accounts.

How does Regulation D affect you?

It limits the number of preauthorized, automatic or phone transactions you make each month on a savings account to a maximum of six per month. (Savings Accounts include all primary and secondary Savings, Holiday, Summer Pay, and Money Market Accounts.) Regulation D transactions include:

- Automated Account Specialist Telephone Transfers (audio response)
- Overdraft protection services
- Check Withdrawals
- Transfers done over the phone with one of our Member Service Representatives
- ACH withdrawals (preauthorized debits)

There is no limit to transfers or withdrawals done in person, by an ATM, or those made from a checking account or a line of credit.

Unlimited transactions that do not fall within Regulation D:

- Withdrawals done in person at our office
- Transfers done in person at our office
- Cash withdrawals performed at an ATM
- Transfer requests made at an ATM
- Check withdrawals made payable to the account holder requested over the phone to one of our Member Service Representatives
- Automatic loan payments made on a FirstDay loan

In compliance with Regulation D, during any month, you may not make more than six withdrawals or transfers to another FirstDay account of yours or to a third party by means of a preauthorized or automatic transfer, computer transfer, or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card or similar order to a third party. If you exceed these transfer limitations set forth above, any transaction in the excess of the above transfer limitations will be subject to a $10 per item fee, and your account will be subject to closure by the credit union.

REGULATION D IS A DIRECTIVE OF THE FEDERAL GOVERNMENT, NOT YOUR CREDIT UNION.

MC400s