

# Fee Schedule

Personal Checking Accounts	
True Choice monthly fee (with e-statements)	No Charge
Premier Choice monthly fee <sup>1</sup>	\$10/month
Fresh Start monthly fee	\$10/month
Personalized Checks <sup>2</sup>	Varies
NSF (Non-Sufficient Funds) <sup>3</sup>	\$32/occurrence
If item is less than \$5	No Charge
No Bounce Courtesy Pay <sup>4</sup>	\$32/occurrence
If item is less than \$5	No Charge
No Bounce Courtesy Pay Limit <sup>5</sup>	\$600
No Bounce Daily Max Fee Count	5/day
Overdraft Transfer (from Savings)	\$3/transfer
Overdraft Transfer (from Credit Card) <sup>6</sup>	No Charge

Savings Accounts	
Prime Share (with e-statements)	No Charge
NSF (Non-Sufficient Funds) <sup>3</sup>	\$32/occurrence
If item is less than \$5	No Charge
Excessive Withdrawal <sup>7</sup>	\$3/occurrence

Money Market Account	
NSF (Non-Sufficient Funds) <sup>3</sup>	\$32/occurrence
If item is less than \$5	No Charge
Money Market Excessive Withdrawal <sup>8</sup>	\$10/occurrence
Personalized Checks <sup>2</sup>	Varies

Business Accounts <sup>9</sup>	
Business Checking Account	\$10/month
Business Checking Minimum Balance <sup>10</sup>	\$10/month
NSF (Non-Sufficient Funds) <sup>3</sup>	\$32/occurrence
If item is less than \$5	No Charge

<sup>1</sup> Fee can be avoided with a combined average daily share account balance of \$10,000. <sup>2</sup> Checks must be ordered through Family Trust from the approved check printer/vendor. <sup>3</sup> Fees apply to all account types, as applicable, for share drafts/checks processed through a clearing house or Teller, debit card, Point-of-Sale (POS), ATM or other electronic withdrawals, automatic bill pay transactions and reoccurring debit card transactions. A fee will be charged each time an item is presented and returned which may result in more than one NSF fee for the same item. <sup>4</sup> No Bounce Courtesy Pay overdraft service fees apply to all account types, as applicable, for share drafts or checks processed through clearing house (ACH) or Teller, debit card, Point-of-Sale (POS), ATM or other electronic withdrawals, automatic bill pay transactions and reoccurring debit card transactions. A fee will be charged each time an item is presented and paid by the service which may result in more than one fee for the same item. Refer to the Overdraft Protection Disclosure. <sup>5</sup> Inclusive of fees. <sup>6</sup> Transfers are subject to accrue interest. Must be 18 to apply and qualification is subject to credit approval. <sup>7</sup> Excluding Online, Mobile and ATM transactions, and is charged per withdrawal/item after six in a calendar quarter. <sup>8</sup> Excluding Online, Mobile and ATM transactions, and is charged per withdrawal/item after six in a calendar month. <sup>9</sup> Business accounts are subject to approval. <sup>10</sup> Fee waived if daily balance of \$500 is maintained each month.

Safe Deposit Boxes	
3x5 Box	\$30/annual
3x10 Box	\$40/annual
5x10 Box	\$50/annual
10x10 Box	\$85/annual
Drilling (Non-payment)	\$150
Key Replacement (Lost key)	\$30

Pre-Paid Service Charges	
Official Check	\$3/check
Money Order	\$2/order
Gift Card <sup>11</sup>	\$3/card

<sup>11</sup> \$3 a card or \$1.50 if 6+ purchased. \$10 ground shipping for orders less than 25, or free shipping for orders of 25+ cards. See gift card agreement.

Wire Transfers	
Incoming Wire (Domestic/International)	\$10/transfer
Outgoing Wire (Domestic)	\$15/transfer

ATM/Debit Cards	
Debit/Credit Card rush fee (new/replace)	\$50
PIN Replacement/Change	No Charge
Family Trust ATM Transaction <sup>12</sup>	No Charge
Non-Family Trust ATM Transaction <sup>13</sup>	\$2
Non-Family Trust ATM Inquiry <sup>13</sup>	\$0.75
Cross Border International Card Transaction	1% of purchase

Service Charges	
Stop Payment (ACH or Draft)	\$32/item
Bad Address <sup>14</sup>	\$10/occurrence
Coin Counting – Members	8% if > \$300
Coin Counting – Non-Members	Not offered
Close Account <sup>15</sup>	\$5
Re-open Account 1 (first occurrence)	\$5
Re-open Account 2 (2+ occurrence)	\$10
Inactive Account <sup>16</sup>	\$10/month
Statement by Mail <sup>17</sup>	\$5/statement
Collection Item <sup>18</sup>	\$10/item
Check Cashing \$1 - \$399 <sup>19</sup>	\$5/item
Check Cashing \$400+ <sup>19</sup>	\$10/item
On-Us Check Exchange	\$10/check
Tax Levy/Garnishment	\$75/occurrence
ID Protect <sup>20</sup>	\$3.95/month

<sup>12</sup> To locate a surcharge-free ATM, visit the familytrust.com Branches & ATMs page. <sup>13</sup> When using a Non-Family Trust ATM, you may incur a fee by the ATM operator/ network, and you may incur a balance inquiry fee even if you do not complete a transaction. <sup>14</sup> Fee is charged if mail is returned due to a bad address for two consecutive months. <sup>15</sup> Charged if membership is closed within 90 days of opening. <sup>16</sup> Charged if membership has no activity for 12 months, with an accumulative balance of \$500 or less. Fee waived with an active Loan, Share Certificate or IRA Account. <sup>17</sup> Fee waived with Premier Choice Checking, or if you are under age 18 or over age 60. <sup>18</sup> You may incur additional fees from other financial institutions. <sup>19</sup> Fee can be avoided with regular deposits. <sup>20</sup> Enrollment required. Fee waived for members with Premier Choice Checking.

Research/Copies	
Research (minimum 1-hour)	\$20/hour
Activity Printout	\$2/page
Statement Copy	\$2/page
Check Copy	\$2/check

This Fee Schedule sets forth conditions, fees and charges applicable to your Credit Union accounts. If not specified, all other member fees apply. All Fees are subject to change.

Rev. 01/01/2023

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