

Fee Schedule

Personal Checking Accounts	
True Choice Checking fee (with e-statements)	No Charge
Loyalty Checking fee ¹	\$7.95/month
Fresh Start Checking fee	\$10/month
Personalized Checks ²	Varies
NSF (Non-Sufficient Funds) ³	\$32/occurrence
If item is less than \$5	No Charge
No Bounce Courtesy Pay ⁴	\$32/occurrence
If item is less than \$5	No Charge
No Bounce Courtesy Pay Limit ⁵	\$600
No Bounce Daily Max Fee Count	5/day
Overdraft Transfer (from Savings)	No Charge
Overdraft Transfer (from Credit Card) ⁶	No Charge

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

Money Market Account	
NSF (Non-Sufficient Funds) ³	\$32/occurrence
If item is less than \$5	No Charge
Personalized Checks ²	Varies
Excessive Withdraw Fee ²¹	\$5/occurrence

¹ Fee waived with a qualifying direct deposit and at least 20 debit card or Platinum/Traditional credit card transactions posted the previous month. One Loyalty Checking per member permitted. ² Checks must be ordered through Family Trust from the approved check printer/vendor. Members over age 60 with any personal checking account receive one free box of checks annually. ³ 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. ⁴ 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. ⁵ Inclusive of fees. ⁶ Transfers are subject to accrue interest. Must be 18 to apply and qualification is subject to credit approval. ⁹ One free Official Check per month with Loyalty Checking.

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 ⁹	\$3/check
Money Order	\$2/order
Gift Card ¹⁰	\$3/card

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 ¹¹	No Charge
Non-Family Trust ATM Transaction ^{12, 13, 14, 15}	\$2
Non-Family Trust ATM Inquiry ^{12, 13, 14, 15}	\$0.75
Cross Border International Card Transaction	1% of purchase

Service Charges	
Stop Payment (ACH or Draft)	\$32/item
Coin Counting – Members	8% if > \$300
Coin Counting – Non-Members	Not offered
Close Account ¹⁶	\$5
Inactive Account ¹⁷	\$10/month
Statement by Mail ¹⁸	\$5/statement
ID Protect: Fresh Start & True Choice ¹⁹	\$3.95/month
ID Protect: Loyalty Checking ¹⁹	No Charge
Single Web Payment Convenience Fee ACH or Debit Card ²⁰	\$4.95
Digital Banking ACH or Debit Card Payment ²⁰	\$1.95
Digital Banking Recurring ACH Payment ²⁰	\$0.00

¹⁰\$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.

¹¹ To locate a surcharge-free ATM, visit the familytrust.com Branches & ATMs page. ¹² 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. ¹³ With Loyalty Checking, all ATM withdrawal and inquiry fees are refunded monthly, whether incurred from Family Trust or other institutions, as determined applicable by the Credit Union. ¹⁴ With Payback Savings, up to four Non-Family Trust ATM and inquiry fees are refunded monthly, as determined by the Credit Union. ¹⁵ With True Choice Checking, if between 13-25, up to four \$2 Non-Family Trust ATM withdrawal and/or inquiry fees are refunded monthly, excluding ATM fees from other institutions, as determined by the Credit Union. ¹⁶ Charged if membership is closed within 90 days of opening. ¹⁷ 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. ¹⁸ Fee waived with Loyalty Checking, or if you are under age 18 or over age 60. ¹⁹ Enrollment required. One IDProtect account per Membership permitted.

²⁰You can avoid this fee by logging in to your online banking account and establishing a recurring ACH payment. ²¹Transfer Limitations. For Money Market accounts, you may not make more than six (6) withdrawal or transfer transactions during any calendar month. Any withdrawal or transfer out of the account, regardless of transaction type or method, counts toward this limitation.

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. 07/01/2026

Questions:
(803) 367-4100
PO Box 10233
Rock Hill, SC 29731
familytrust.org



FAMILY TRUST
Federal Credit Union