FEE SCHEDULE

General Fees

Collection Items
(depending on processing method) . . . . . . . . . . . $5 to $25/item
Fax Service (outgoing — up to 3 pages)
Local Number ........................................................................... $2
Long Distance ........................................................................... $5
Legal Notices/Court Order ..................................................... $25/occurrence
Check Cashing (member) ......................................................... $2/check
Check Cashing (non-member) ..................................................... $3/check
Check Returned to Credit Union ............................................. $28
Pay-by-Phone via checking account ....................................... $7.50
Pay-by-Phone via Debit or Credit Card ................................... $7.50
Paper Statement ....................................................................... $3/mo.
(Switch to online statements for no fee)

Statement Copy ......................................................................... $3
Return Statement Fee ................................................................. $3
Interim Statement of Account .................................................... $3

Wire Transfers
Domestic (to a financial institution) ......................................... $20
International (to a financial institution) ................................... $55
VISA® Gift Card ....................................................................... $2.50

Cashier’s Checks
Members ....................................................................................... $2
Non-Members ............................................................................ $10

Cancellation Fee ....................................................................... $25

Photocopy of Paid Check/Deposit
Reconstruction/Counter Withdrawals ....................................... $3

Account Research (min. 1 hr.) .................................................... $15/hr

Statement Reconciliation (min. 1 hr.)* ...................................... $15/hr

Closing an Account (less than 6 mos. old) ............................... $10

Insufficient Funds — (Check/ACH/ATM/Debit/Credit Card)†,‡,§ $28

Stop Payment Order (must be in writing) ................................. $28

Stop Payment Renewal ‡ ............................................................ $28

Debit Card Replacement§ ......................................................... First 2 FREE/$5

Health Savings Account (HSA)
Debit Card Replacement ........................................................... $5

ATM Transaction Fee at a Firstmark Owned/

Shared or Allpoint® Network .................................................. None
Non-Firstmark Owned/Shared ATM or Allpoint®
Network Transaction ‡ ......................................................... $1.50

Inquires, Withdrawals & Transfers are considered transactions.

ATM Surcharge for Non-Firstmark account holders
Account Transactions ................................................................. $2.50

Coin Counting
Members 10,11 ........................................................................... 3%
Non-Members ........................................................................... 5%

Summer Saver’s / Holiday Club Account
Early Withdrawal ....................................................................... $10

Overdraft Protection Fee 5,10,12 ................................................ $28/item
Checking Account Fees
Overdraft Protection Transfer from Loan Account .......................... $1
Premier Checking .................................................. $7/mo.
Imaged Check Statement Fee13 .................................. $2/mo.
Temporary Checks ................................................ First 8 Free
Each additional set of 8 ........................................ $2
Personalized Checks14 ........................................... Fee Varies

Lending Fees
Small Dollar Personal Loan Fee ........................................ $20
Home Equity Loan Modification18 .............................. $150
Home Equity Subordination Fee ................................. $200
Classroom Supply Loan Fee ...................................... $10
Skip-A-Payment Fee ................................................ $25/item
Educator Perks Skip-A-Payment Fee ......................... $20/item
Late Payment Fee .................................................. $25

Credit Card Fees
Credit Card Replacement ............................................ $5
Special “Rush Order” (covers shipping) ....................... $20
International Purchase, Credit Voucher and
Cash Disbursement ............................................... 1% per transaction
Return Check/ACH fee ........................................... $25
Pay-by-Phone via member service ......................... $5
Late Payment Fee .................................................. $25

Money Market Account Fees
Checks (in excess of 3/mo.) ........................................ $5

Safe Deposit Box Fees
Box Size
3” x 5” ............................................................. $25
5” x 5” ............................................................. $35
3” x 10” ........................................................... $40
5” x 10” ........................................................... $50
10” x 10” ........................................................ $75

NCUA DOES NOT INSURE SAFE DEPOSIT BOX CONTENTS.

1 Fee charged if member’s account balance is less than $100. Fee does not apply to Kids’ Club Savings account or Axess Youth accounts if check is payable to minor.
2 An additional $20 fee may apply based on International wire destination.
3 Fee only applies in converting a Firstmark check to a cashier’s check.
4 Charges for statement copies are additional.
5 The insufficient funds/Overdraft Protection fee is imposed for overdrafts created by checks, in-person withdrawals, ATM withdrawals, Debit Card withdrawals, or by other electronic means.
6 Statement description is Withdrawal Overdrawn.
7 After six months and must be in writing.
8 First two free per 12 month period.
9 Some ATM owners may charge an additional fee known as a “surcharge.”
10 Does not apply to Kids’ Club, Axess, Business Accounts or organization accounts.
11 Fee waived if counted coins are deposited.
12 Statement description is Withdrawal ODP Fee.
13 Applies only to previous “Plus” account holders. This feature is no longer available.
14 Fee depends on the style of check ordered.
15 Subject to Firstmark approval.