

FOREST AREA FEDERAL CREDIT UNION

P.O. BOX 118
FIFE LAKE, MI 49633
231-879-4154

CREDIT UNION FEE SCHEDULE

CREDIT UNION FEES & CHARGES

Effective 2/15/2012

SHARE:

- \$ 25.00 ACH and ATM NSF Fee per item
- \$ 1.00 Copy of Statement (per page)
- \$ 5.00 Inactive Account (per month after one year)
- \$ 20.00 Escheat Fee
- \$ 5.00 Open or Close an account within 6 months
- \$ 2.00 ID Protect Monthly fee. Bills to savings on the 4th of the month.

SHARE DRAFT:

- \$ 25.00 Overdraft per Check
- \$ 25.00 ACH and ATM NSF Fee per Item
- \$ 2.00 Check Copy
- \$ 1.00 Copy of Statement (per page)
- \$ 20.00 Stop Payment/Unauthorized Check Notice Fee
- \$ 2.00 Auto Transfer from Share Account/Overdraft Protection
- \$ 5.00 CU EZ Pay Monthly Non-Use Fee
- \$ 0.50 CU EZ Pay Over limit fee (15+ transactions)
- \$ 0.06 Per check deposited after 100 checks (business accounts)
- \$ 10.00 Returned check fee for personal accounts
- \$ 20.00 Returned check fee for business accounts

LOANS & MORTGAGES:

- \$ 250.00 - \$850.00 Mortgage Processing
- \$ 800.00 Construction Loan Processing
- \$ 190.00 - \$450.00 Mortgage Appraisal
- \$ 250.00 Subordination

VISA ACCOUNTS:

- \$ 20.00 Late Payment
- \$ 25.00 2 day delivery
- \$ 50.00 Overnight Delivery

DEBIT ACCOUNTS:

- \$ 5.00 Excessive Card Reorder
- \$ 50.00 2 Day Rush
- \$ 5.00 Reorder of PIN

MISCELLANEOUS ACCOUNT CHARGES:

- \$ 2.00 Money Orders/Cashier's Checks/Certified Checks
- \$ 3.00 Prepaid Debit Cards (\$0.50 to reload)
- \$ 30.00 Account Research per Hour
- \$ 10.00 Wire Money In/Out
- \$ 1.00 After 2 Foreign ATM Transactions
- \$ 3.00 Visa Gift Cards
- \$ 2.00 A 2 A Transfers (per transfer)

OTHER MISCELLANEOUS:

- \$.25 Copies (per page)
- \$ 3.00 Zipper Bag
- \$ 15.00 Locking Zipper Bag
- \$ 1.00 Fax In or Fax Out (per page)
- \$ 3.00 Bill Paying Fee
- \$ 5.00 Returned Mail/Bad Address
- \$ 5.00 Early Closure of Christmas Club
- \$ 25.00 Garnishments
- \$ 5.00 Shared Branch Phone Transfers

SAFETY DEPOSIT BOXES

- \$ 20.00 Small (3" x 5")
- \$ 30.00 Medium (5" x 5")
- \$ 35.00 Large (3" x 10")
- \$ 50.00 Extra Large (5" x 10")