

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 3/1/2023

SHARE:

- \$ 20.00 ACH and ATM NSF Fee per item
- \$ 10.00 Inactive Account (per month after one year)
- \$ 25.00 Escheat Fee
- \$ 10.00 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:

- \$ 20.00 Non Return fee per Check
- \$ 20.00 ACH and ATM NSF Fee per Item
- \$ 20.00 Stop Payment/Unauthorized Check Notice Fee
- \$ 5.00 CU EZ Pay Monthly Non-Use Fee For Under 3 Transactions
- \$ 20.00 Returned check fee for personal accounts
- \$ 20.00 Returned check fee for business accounts

LOANS & MORTGAGES:

- \$ 750.00 In house Mortgage Processing
- \$1000.00 Construction Loan Processing
- \$ 250.00 Subordination

DEBIT & VISA ACCOUNTS:

- \$30.00 2 day Rush Delivery of Card & PIN
- \$15.00 3-4 day Delivery
- \$5.00 Reorder Fee
- \$20.00 Late Payment (VISA Only)

MISCELLANEOUS ACCOUNT CHARGES:

- \$ 2.00 Money Orders
- \$ 3.00 Cashier's Checks
- \$ 3.00 Check Funds Transfer
- \$ 30.00 Account Research per Hour
- \$ 10.00 Wire In
- \$ 20.00 Wire Money Out
- \$ 3.00 After 2 Foreign ATM Transactions

OTHER MISCELLANEOUS:

- \$ 10.00 Zipper Bag
- \$ 25.00 Locking Zipper Bag
- \$ 10.00 Returned Mail/Bad Address
- \$ 5.00 Early Closure of Christmas Club
- \$ 25.00 Garnishments
- \$ 5.00 Shared Branch Phone Transfers
- \$ 5.00 Land Contract Collection Fee (per payment)
- \$ 15.00 Early Posting of ACH

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")
- \$100.00 XL (10" x 10") (Manton & Mesick)
- \$ 50.00 Replacement Key
- \$500.00 To Drill Box (lost key)