

BUSINESS SERVICES FEE SCHEDULE

Fees are subject to change. You may obtain an updated Fee Schedule at any time by visiting familysavingscu.com or by contacting your local FSCU branch.

Approved 11/20/2017, Revised, August 2021
Effective 04/07/2025

GENERAL FEES				
Cash Purchased	Per \$100 - \$0.20	Over the Counter		\$1.00/each after
Coin Purchased	Per Roll - \$0.20	Checking Withdrawal Fee		2 free per day
Deposit Correction	\$5.00	Debit Card Replacement		\$10.00/each
Research Fee	\$25.00/hour	In-House Counter Check Fee		\$1.00/4 checks
Excessive Withdrawal Fee	\$1.00 each after 6 in a month	Wire Transfer Fee		\$20.00/outgoing \$10.00/incoming
Overdraft Privilege Fee	\$30.00/item	International Wire Transfer Fee		\$45.00/outgoing \$35.00/incoming
Stop Payment Fee	Share Draft/ACH \$30.00/item	Visa Gift Card		\$2.95/each
ACH Affidavit Fee	\$15.00	Cashier's Check Fee		\$2.00/each
Check Cashing Fee	\$3.00/item	Copy Fee		\$0.25/each
Share Draft Copy Fee	\$2.00/each	Money Order Fee		\$2.00/each
Statement Copy Fee	\$1.00/page			
BUSINESS/COMMERCIAL LOAN FEES				
Commercial Loan Doc Fee	\$100,000 or below	Loan Origination		Up to 1% of loan amount
	\$100,000.01 - \$250,000			
	\$250,000.01 - \$500,000			
	\$500,000.01 - \$1,000,000			
	\$1,000,000.01 and up			
RETURNED ITEMS		SHARE ACCOUNT FEES		
Returned Deposit Item	\$15.00/item	Monthly Service Fee If average daily balance = less than \$1,500 per month		\$10.00
Returned Item Fee – ACH	\$30.00/item	** Dormant/Inactive Fee		\$5.00/month
Return Item Fee – Bill Pay Service	\$30.00/item	Account Re-Open Fee		\$25.00

SHARE CERTIFICATES

- The annual percentage yield and interest rate assume that interest is to be added to the principal and remain in the account until the maturity of the certificate. A withdrawal will reduce earnings.
- The dividend period for Share Certificates is equal to the period for which interest is credited.

Maturity	Interest Rate	Annual Percentage Yield	Compounded	Credited
180 Days	3.940%	4.00%	Maturity	Maturity
12 & 18 Months	4.030%	4.10%	Quarterly	Quarterly
24 Months	3.600%	3.65%	Quarterly	Quarterly
36 Months	3.450%	3.50%	Quarterly	Quarterly
48 Months	3.210%	3.25%	Quarterly	Quarterly
60 Months	3.210%	3.25%	Quarterly	Quarterly

** Account is considered dormant/inactive if no activity has occurred within 12 months.