



## BUSINESS SERVICES FEE SCHEDULE

Fees are subject to change. You may obtain an updated Fee Schedule at any time by visiting [familysavingscu.com](http://familysavingscu.com) or by contacting your local FSCU branch.

Approved 11/20/2017, Revised, August 2021

Effective 01/15/2025

GENERAL FEES				
Cash Purchased	Per \$100 - \$0.20	<b>Over the Counter</b>	\$1.00/each after	
Coin Purchased	Per Roll - \$0.20	<b>Checking Withdrawal Fee</b>	2 free per day	
<b>Deposit Correction</b>	\$5.00	<b>Debit Card Replacement</b>	\$10.00/each	
<b>Research Fee</b>	\$25.00/hour	<b>In-House Counter Check Fee</b>	\$1.00/4 checks	
<b>Excessive Withdrawal Fee</b>	\$1.00 each after 6 in a month	<b>Wire Transfer Fee</b>	\$20.00/outgoing \$10.00/incoming	
<b>Overdraft Privilege Fee</b>	\$30.00/item	<b>International Wire Transfer Fee</b>	\$45.00/outgoing \$35.00/incoming	
<b>Stop Payment Fee</b>	Share Draft/ACH \$30.00/item	<b>Visa Gift Card</b>	\$2.95/each	
<b>ACH Affidavit Fee</b>	\$15.00	<b>Cashier's Check Fee</b>	\$2.00/each	
<b>Check Cashing Fee</b>	\$3.00/item	<b>Copy Fee</b>	\$0.25/each	
<b>Share Draft Copy Fee</b>	\$2.00/each	<b>Money Order Fee</b>	\$2.00/each	
<b>Statement Copy Fee</b>	\$1.00/page			
BUSINESS/COMMERCIAL LOAN FEES				
<b>Commercial Loan Doc Fee</b>	\$100,000 or below	\$200	<b>Loan Origination</b>	Up to 1% of loan amount
	\$100,000.01 - \$250,000	\$300		
	\$250,000.01 - \$500,000	\$400		
	\$500,000.01 - \$1,000,000	\$500		
	\$1,000,000.01 and up	\$750		
RETURNED ITEMS		SHARE ACCOUNT FEES		
<b>Returned Deposit Item</b>	\$15.00/item	<b>Monthly Service Fee</b>	\$10.00	
		<b>If average daily balance = less than \$1,500 per month</b>		
<b>Returned Item Fee – ACH</b>	\$30.00/item	<b>**Dormant/Inactive Fee</b>	\$5.00/month	
<b>Return Item Fee – Bill Pay Service</b>	\$30.00/item	<b>Account Re-Open Fee</b>	\$25.00	
SHARE CERTIFICATES				
<ul style="list-style-type: none"> <li>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.</li> <li>The dividend period for Share Certificates is equal to the period for which interest is credited.</li> </ul>				
Maturity	Interest Rate	Annual Percentage Yield	Compounded	Credited
180 Days	4.510%	4.60%	Maturity	Maturity
12 & 18 Months	4.030%	4.10%	Quarterly	Quarterly
24 Months	3.790%	3.85%	Quarterly	Quarterly
36 Months	3.450%	3.50%	Quarterly	Quarterly
48 Months	3.010%	3.05%	Quarterly	Quarterly
60 Months	3.010%	3.05%	Quarterly	Quarterly

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