

Frick Tri-County Federal Credit Union Informational Schedule of Fees/Charges

Revised: 01-17-2017

	Service Charge/Fee		Service Charge/Fee
MINIMUM BALANCE REQUIRED Share Draft Account \$0.00 Regular Share Account \$50.00	\$0.00	Bad Address / Undeliverable Mail	\$5.00/month (after 30 days days)
DIVIDENDS (SHARE DRAFT ONLY) Minimum Balance \$500.00 Method of Calculation Average Daily Balance Dividend Rate .10% Credited to Account Monthly	\$0.00	Certified Cashier Checks	\$5.00
OVERDRAFT PROTECTION Automatic Transfers (Source of Funds for Transfer - Regular Share Acct.)	\$5.00/Item After three (3) free/monthly	VISA Gift Cards	\$2.50
OVERDRAFT RETURNED FOR NSF/NCF (NSF= Non-Sufficient Funds) (NCF= Non-Collectable Funds) NSF/NCF Fee Penalty for Excessive Fees	\$30.00/Item Close Account	Money Orders	\$1.00
Courtesy Pay	\$30.00/Item	Wire Transfers Domestic (Incoming) Domestic (Outgoing) International	\$10.00 \$15.00 \$40.00
Stop Payment	\$15.00/Item	Abandoned Account Processing (Escheat)	\$100.00
Draft check copies	\$7.00/Item	Garnishment/Levy Processing Fee	\$100.00
Statement Copy/Account Activity Printout	\$5.00/per statement month	Dealertrack Loan Origination	\$25.00
Account Reconciliation / Research (All or part of an hour)	\$25.00/ Hour Minimum	Escrow Service Fee	\$288.00
Returned Item	\$25.00/per item	STOP PAYMENT on Money Order (lost/replaced)	\$1.00 per item
Inactive Account Inactive for 6 months & Share balance is < \$50.00	\$ 5.00 / Month	Third Party Checks	\$5.00 per check
VISA CHECK CARD Maximum ATM Maximum Point of Sale	\$500.00/ DAY \$1,000.00/ DAY	CARFAX Report	\$16.99
VISA CHECK CARDS Pin-Based Transactions	6 Free/ Month (Additional Transactions \$1.00 Aggregated)	Guaranteed Asset Protection (GAP)	\$300.00
VISA CHECK (Debit) CARD Lost Card Replacement Expedited Card Fee/New Card Only involved in Fraud	\$10.00 \$25.00	Mechanical Repair Coverage (MRC)	QUOTED Rate
Early Membership Closure (closed within 90 days of opening)	\$10.00	VISA CREDIT CARD Replacement Fee	\$25.00