

FRICK FINANCIAL FCU SCHEDULE OF FEES / CHARGES

4/1/2021

SERVICE CHARGE / FEE		SERVICE CHARGE / FEE	
Minimum Balance Required		VISA Debit Card	
Regular Share Account	\$50.00	Maximum ATM Withdrawal	\$500.00 / DAY
Share Draft Account	\$0.00	Maximum POS/Signature (Credit Side) Purchase	\$1,000.00 / DAY
Dividends(Share Draft Only)		VISA Debit Card	
Minimum Balance	\$500.00	PIN- Based Transactions	10 Free / Month
Method Of Calculation	Avg. Daily Balance		(Additional Transactions \$1.00 Aggregated)
Dividend rate	.10%		
Credited to Account	Monthly		
Overdraft Protection		VISA Debit Card	
Automatic Transfers	\$5.00 / Item	Lost Card Replacement	\$10.00
Source of Transfer- Reg. Share Account	After three (3) free monthly	Expedited Card Fee/New Card Only for Fraud	\$25.00
		Foreign ATM Fee	\$3.00
Overdraft Returned Item- NSF/NCF		VISA GIFT Cards	
NSF=Non-Sufficient Funds	\$30.00 / Item		\$2.50 / Card
NCF=Non-Collectable Funds	\$30.00 / Item		
Penalty for Excessive Fees	Close Account		
Courtesy Pay		VISA CREDIT CARD	
	\$30.00	Replacement Fee	\$25.00
		Expedited Card Fee	\$25.00
Counter Checks		Certified Cashier's Check	
(4 per sheet) (1 sheet minimum - 2 sheet max.)	\$4.00 per sheet		\$5.00 / Check
Check Cashing for Non-Members		Third Party Corporate Checks	
On-Us Items Only	\$5.00 / Item		\$5.00 / Check
Draft Check Copies		Wire Transfers	
	\$7.00	Domestic (Incoming)	\$10.00
		Domestic (Outgoing)	\$15.00
		International	\$40.00
Stop Payment		Abandoned Acct. Proc. (Escheat)	
	\$15.00 / Item		\$200.00
Statement - Activity Printout		Garnishment/Levy Processing	
	\$5.00 / Statement Month		\$100.00
Account Reconciliation - Research		LOAN SERVICES	
All or part on an hour	\$25.00 / Hour 1 HR. MINIMUM		
Returned Item		Guaranteed Asset Protection (GAP)	
	\$25.00 / Item		\$500.00
Inactive Share Account		Mechanical Repair Coverage (MRC)	
Inactive for 12 Months & Balance < \$50	\$5.00 / Month		QUOTED Rate
Early Membership Closure		CARFAX Report	
Closed Share within 90 days of opening	\$10.00		\$16.99
Bad Address / Undeliverable Mail		Dealertrack Loan Origination	
After 30 days or Forwarding Time Expired	\$5.00 / Monthly		\$25.00 / Application
Money Orders		Escrow Service Fee	
	\$1.00 / Item		\$300.00
Money Orders STOP Payment		Mortgage / Home Equity Origination	
Option Only for Lost / Replaced	\$7.00 / Item		\$500.00 / Application