

FTWCCU Truth-In-Savings Account Agreement Fee Schedule

Insufficient funds item	\$32.00
Stop payment order	\$30.00
Automatic overdraft protection	\$3.00
Account reconciling and research	\$20.00 per hour
American Express® Gift checks	\$3.00 per check
VISA® Gift cards	\$3.00 per card
Wire transfer	\$15.00
Foreign wire transfer	\$50.00
Items sent for collection	\$20.00
Foreign collection items	\$10 + actual collection cost
Deposited checks (and other items returned) and not redeemed within seven days	\$30.00
Cashiers check with third party payee	\$2.00
ATM withdrawal fee (FTWCCU card used at a foreign ATM)	\$1.00
Foreign ATM card transaction fee (at FTWCCU ATM)	\$3.00
Outgoing fax	\$1.00 per page
Copies of share drafts	\$2.00 each
Debit/Credit Card and Pin - reissue	\$5.00
Debit/Credit - Expedited reissue	\$50.00
Debit/Credit - Overnight reissue (if available)	\$65.00
Temporary Share Drafts	\$.50 each
Account activity printout or statement	\$1.00

Annual Deposit Box Rates

3 x 5	\$30.00
3 x 10	\$50.00
5 x 10	\$75.00
10 x 10	\$125.00
Refundable key deposit	\$10.00
Key Replacement	\$5.00
Box drilling	Varies based on locksmith charges
Account Reopen Fee (Accounts reopen within 12 months)	1st incident \$5.00 2nd incident \$15.00 3rd & higher \$25.00
Overdraft Outside Collection Fee	\$15.00
Copy fee	\$1.00 per page
Returned Mail Fee	\$5.00
Regular Share Accounts closed within 180 days of opening	\$10.00
Loose coin counting (excludes Young Savers & CU Succeed accounts and amounts under \$35.00)	3% (\$1.00 minimum)
Inactive Bill Pay Account- 90 days inactive	\$5.00 per month
Skip - A - Pay Fee	15% of payment due Min. \$8.00 Max. \$65.00

CU Change Checking

Insufficient funds item	\$35.00
Stop payment order	\$35.00
Monthly fee	\$15.00

Credit Card Convenience Payment and Deposits

Vantiv (credit card) operator assisted	\$8.00
Vantiv member input by phone	\$7.00

FTWCCU assisted (non-recurring ACH from another financial institution)	\$8.00
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International Transaction Fee

1% of the U.S. dollar amount of the transaction, whether originally made in U.S. dollars or converted from a foreign currency.



Federally insured
by NCUA



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