

# FTWCCU Truth-In-Savings Account Agreement Fee Schedule

Insufficient funds item <i>whether returned or paid – share drafts, debit card, credit card, bill pay programs, EFT.</i> presentment	\$32.00 per	Outgoing fax	\$1.00 per page	<u>CU Change Checking</u> Insufficient funds item <i>whether returned or paid – share drafts, debit card, credit card, bill pay programs, EFT.</i>	\$35.00 per presentment
Stop payment order	\$30.00	Copies of share drafts	\$2.00 each	Stop payment order	\$35.00
Automatic overdraft protection	\$3.00	Debit/Credit Card - replacement	\$5.00	Monthly fee	\$15.00
Overdraft Outside Collection Fee	\$15.00	Debit/Credit - Expedited replacement	\$50.00	<u>Convenience Payment and Deposits</u>	
Account reconciling and research	\$20.00 per hour	Debit/Credit - Overnight replacement (if available)	\$65.00	Vendor operator assisted	\$10.00
VISA® Gift cards	\$3.00 per card	Temporary Share Drafts	\$2.00 per page 4 per page	Vendor member input by phone	\$9.00
Wire transfer	\$20.00	Account activity printout or statement	\$3.00	FTWCCU Website or ART	FREE
Foreign wire transfer	\$75.00	<u>Annual Deposit Box Rates</u>		FTWCCU assisted (non-recurring ACH or debit card from another financial institution)	\$10.00
Incoming wire transfer	\$15.00	3 x 5	\$30.00	<u>FTWCCU WebPayment</u>	
Wire transfer research/trace	\$25.00	3 x 10	\$50.00	One-time guest payment	\$7.00
Items sent for collection	\$20.00	5 x 10	\$75.00	With login	FREE
Foreign collection items	\$10 + <i>actual collection cost</i>	10 x 10	\$125.00	<u>International Transaction Fee</u>	
Deposited checks (and other items) returned and not redeemed within seven days	\$30.00	Refundable key deposit	\$10.00	1.1% of the U.S. dollar amount of the transaction, whether originally made in U.S. dollars or converted from a foreign currency.	
Cashiers check with third party payee	\$3.00	Key Replacement	\$5.00 per key	Legal Processing Fees	\$300.00
ATM withdrawal fee (FTWCCU card used at a foreign ATM)	\$1.00	Box drilling	Varies based on locksmith charges	Home Equity	
Foreign ATM card transaction fee (at FTWCCU ATM)	\$3.00	Account Reopen Fee (Accounts reopened within 12 months)	1st incident \$5.00 2nd incident \$15.00 3rd & higher \$25.00	HELOC	
ATM Inquiry fee	\$0.50	Regular Share Accounts closed within 180 days of opening	\$10.00	Home Improvemnet	
Copy fee	\$1.00 per page	Loose coin counting (excludes Young Savers & CU Succeed accounts and amounts under \$35.00)	3% (\$1.00 minimum)	Benefits Checking Monthly Fee	\$7.00
Returned Mail Fee	\$5.00	Inactive Bill Pay Account- 90 days inactive	\$5.00 per month	Paper Statement Fee	\$3.00
		Skip - A - Pay Fee Online due	10% of payment Min. \$5.00 Max. \$50.00	Cashier's Check Replacement	\$30
		Skip - A - Pay Fee Staff Assistance due	15% of payment Min. \$8.00 Max. \$65.00	Adminsitrative Legal Processing Fee (i.e garnishments)	\$100



Federally insured  
by NCUA

