

# FRICK FINANCIAL FCU SCHEDULE OF SERVICE CHARGES / FEES

Effective 12/1/2024

	Service Charge / Fee		Service Charge / Fee
<b>Overdraft Protection Program</b>		<b>Early Membership Closure</b>	
<i>Overdraft Automatic Transfers</i>	\$5.00 / Item - 3 Free / Month	<i>Closed Par Value Share Within 90 Days of Opening</i>	\$20.00
<i>Courtesy Pay</i>	\$30.00 / Item	<b>Return Item</b>	
<b>Counter Checks</b>		<i>Overdraft Due To Insufficient/Uncollected Funds</i>	
<i>1 Sheet Min.- 2 Sheet Max.</i>	\$5.00 / Sheet		\$30.00 / Item
<b>Certified Cashier's Check</b>		<i>Return Check / Money Order / Origination</i>	
	\$5.00 / Check	<b>Bad Address / Undeliverable Mail</b>	
<b>Third Party Corporate Checks</b>		<i>After 30 Days of Notification or Forwarding Time Expired</i>	
	\$5.00 / Check		\$5.00 / Monthly
<b>Money Orders</b>		<b>Inactive Par Value Share Account</b>	
	\$1.00 / Item	<i>Inactive for 12 Months &amp; Balance &lt; \$50</i>	
			\$5.00 / Month
<b>Draft Check Copies</b>		<b>VISA® Prepaid Gift Card®</b>	
	\$5.00		\$3.00 / Card
<b>Check Cashing for Non-Members</b>		<b>VISA® Debit Card</b>	
<i>On-Us Items Only</i>	\$5.00 / Item	<i>Replacement Fee (Per Card)</i>	
			\$10.00
<b>Wire Transfers</b>		<i>Expedited Card Fee</i>	
<i>Domestic (Incoming)</i>	\$20.00		\$30.00
<i>Domestic (Outgoing)</i>	\$30.00	<b>VISA® Credit Card</b>	
<i>International</i>	\$40.00	<i>Replacement Fee (Per Account)</i>	
			\$25.00
<b>Account Reconciliation / Research</b>		<i>Expedited Card Fee</i>	
			\$30.00
<i>All / Part Of An Hour (1 Hour Minimum)</i>	\$25.00 / Hour	<b>Loan Services</b>	
<b>Statement Copy or Activity Printout</b>		<b>Guaranteed Asset Protection (GAP)</b>	
	\$5.00 / Statement Month		\$600.00
<b>Stop Payments</b>		<b>Mechanical Repair Coverage (MRC)</b>	
<i>Check / ACH / Electronic Check</i>	\$15.00 / Item		Quoted Rate
<i>Money Order (Lost / Replaced Only)</i>	\$7.00 / Item	<b>Debt Protection - Life, Disability, Involuntary Unemployment</b>	
			Quoted Rate
<b>Abandoned Account Processing (Escheatment)</b>		<b>Mortgage / Home Equity Origination</b>	
	\$200.00		<u>\$600.00 / Application</u>
<b>Garnishment / Levy Processing</b>		<b>Personal Loan Origination Fee</b>	
	\$100.00		\$100.00 /Application