

FERGUSON FCU SCHEDULE OF FEES - EFFECTIVE September 1, 2019
Please note the following fees that may be assessed to your account.

CHECK ITEMS	LOANS
Cashier's Check.....\$5.00 each	Boat Registration.....< 26' - \$30.00
Check Copy.....\$1.00 each> 26' - \$50.00
Check Cashing - On Us Checks (non-members).....Fee Varies	CarFax.....\$35.00
Official Checks/Money Orders (issued by FFCU).....Free	Internal refinance.....\$50.00
\$0 - \$99.....Free	Loan Documentation Fee.....\$20.00
\$100 - \$999.....\$10.00	Loan payment late.....\$20.00 per payment
\$1000 & above.....\$20.00	<i>(on 10th day following due date)</i>
Check cashing fee (members).....\$5.00 each	Mortgage credit bureau report.....\$20.00
<i>(no checking, savings bal below \$300.00)</i>	Mortgage lein release.....\$35.00
Check/Draft by phone.....\$10.00 each	MS Title.....\$15.00
Money Order (\$500.00 limit).....\$0.79 each	Skip-A-Pay/Due date change.....\$50.00 per payment
Personal Checks Orders - Harland.....Varies by design	UCC registration.....\$15.00
	UCC release.....\$15.00
STOP PAYMENTS	PRIME, ULTIMATE, ELITE MEMBERS
ACH stop payment.....\$25.00 per transaction	Carfax.....50% off - Ultimate / Free - Elite
Cashier's check stop payment.....\$30.00 per item	Cashier's Check.....Free
Check/Draft stop payment.....\$25.00 per item	Check Copy.....Free
Revoke stop payment.....\$25.00 per item	Internal Refinance.....50% off - Ultimate / Free - Elite
	<i>(FFCU loans, excludes only share secured loans)</i>
ACCOUNTS / TRANSACTIONS	Money Order.....Free - Ultimate & Elite
Business Checking.....Free (Non-Profit Orgs, Churches)	Mortgage Credit Bureau Report.....50% off - Ultimate / Free - Elite
.....\$5 (Organizations, Clubs, DBAs, Sole Proprietorships)	Online Bill Payment.....Free
.....\$10.00 per month (LLC, Partnerships, all others)	Outgoing fax requests.....Free
Charged off Account Reopening.....\$50.00 per member	Personal Checks Orders - Harland.....50% off - Ultimate / Free - Elite
Certificate of Deposit early surrender.....\$25.00 plus interest penalty	<i>(1 box per year, basic design)</i>
12 - 24 Month Terms.....90 Days of Interest	Plastic Replacement (Debit/CC).....Free
25 - 60 Month Terms.....180 Days of Interest	Debit Card/CC transaction receipt request.....Free
Christmas Savings early withdrawal.....\$15.00 per transaction	Stop Payment.....50% off - Ultimate / Free - Elite
Coin machine.....Free (members)	Telephone assisted transactions.....Free
.....10% of ticket value (non-members)	VISA gift cards.....Free
Early Account Closure.....\$5.00	Wire Transfers - outgoing.....50% off - Ultimate / Free - Elite
<i>(within first 12 mos of membership)</i>	
Escheatment.....\$100.00 per account	MISCELLANEOUS
HYMMA Below Balance fee.....\$10.00	Collection Items.....varies
HYMMA Excessive Transaction fee.....\$20.00	Garnishments/Levies.....\$100.00 each
Inactive account.....\$5.00 per month	Notary service.....Free (members)
<i>(following 12 consecutive months with no activity)</i>\$2.00 each (non-members)
Invalid address.....\$5.00 per month	Online Bill Payment.....Free with e-statement enrollment
IRA closure/transfer.....\$5.00\$4.00 without enrollment
Negative account balance.....\$5.00 per week	Outgoing fax requests.....\$2.00 each
<i>(following 5 business days since date of overdraft)</i>	Out-of-Network ATM.....\$2.00 per transaction/inquiry
New Leaf Checking.....Free with Direct Deposit	Plastic replacement (Debit/CC).....\$10.00 (instant issue)
.....\$5.00 without Direct Deposit\$20.00 (embossed ELAN)
Overdraft.....\$30.00 each	<i>(Fee will be waived upon redemption of current card)</i>
Return Deposit.....\$30.00 each	Debit Card/CC transaction receipt request.....\$5.00 each
Return Item.....\$30.00 each	
Research/reconciliation.....\$100.00/hour - 1/2 hr minimum	SAFE DEPOSIT BOXES **
Savings excessive withdrawal.....\$5.00	Rental fee - Small.....\$15.00 annually
<i>(after 6 per month - Reg D)</i>	Rental fee - Medium.....\$20.00 annually
Statement Copy Fee.....\$1.00 per page	Rental fee - Large.....\$30.00 annually
Telephone assisted transactions.....\$2.00 per call	Rental fee - Extra Large.....\$40.00 annually
VISA gift cards.....\$4.00 each	<i>(All 50% off for Ultimate members. Free for Elite members)</i>
Wire Transfers - outgoing.....\$25.00 each	Rental payment late.....\$10.00 per month
	Drill fee.....\$350.00 per lock
	Key replacement.....\$150.00 per key

**We are no longer offering new rentals.