

FERGUSON FCU SCHEDULE OF FEES – EFFECTIVE May 1, 2022
Please note the following fees that may be assessed to your account.

ACCOUNTS/TRANSACTIONS

Business/Org Checking.....	\$5.00
Card Cash Advance Fee.....	\$10.00
Charged off Acct Reopen	\$50.00 per member
Certificate of Deposit surrender	\$35.00 plus int
6 – 24 Month Terms.....	90 Days of Interest
25 – 60 Month Terms.....	180 Days of Interest
Christmas Club early withdrawal/xfer	\$15.00 per trans
Coin Machine	\$150 counted per month – Free members)
.....10% of ticket value (non-members & members after \$150)	
Early Account Closure	5.00
<i>(within first 12 months of membership)</i>	
Escheatment.....	\$150.00 per account
HYMMA Below Balance Fee.....	\$10.00
HYMMA Excessive Withdrawal Fee.....	\$2.00 per withdrawal
<i>(Six withdrawals allowed during calendar month)</i>	
Inactive Account.....	\$10.00 per month
<i>(following 12 consecutive months with no activity)</i>	
Invalid Address	\$10.00 per month
IRA Annual Maintenance Fee	\$10.00
IRA Closure/Transfer...\$10.00	
IRA Early Withdrawal Fee (Within first 6 months)	\$100.00
IRA Early Withdrawal Fee (if no RMD required).....	\$25.00
Mailed Statement Fee	\$1.00
Overdraft/NSF.....	\$25.00 each
Return Deposit.....	\$25.00 each
Return Item.....	\$25.00 each
Research/Reconciliation	\$100.00/hour – ½ hr minimum
Share Overdraft Transfer Fee	\$3.00
Smart Checking Non-Qualify Fee	\$3.00
Statement Copy Fee.....	varies
In Branch.....	\$2.00 per statement
Re-mailed.....	\$3.00 per statement
Telephone Assisted Transactions.....	\$2.00 per call
Wire Transfers – Outgoing.....	\$25.00 each

STOP PAYMENTS

ACH Stop Payment	\$25.00 per transaction
Official Check Stop Payment	\$30.00 per item
Check/Draft Stop Payment.....	\$25.00 per item
Revoke Stop Payment	\$25.00 per item

CHECK ITEMS

Official Check	\$5.00 each
Check Copy	\$1.00 each
“On Us” Check Cashing (non-members).....	Varies
Official Checks/Money Orders (issued by FFCU).....	Free
\$0-\$99.....	Free
\$99 & Up.....	\$20.00
Member not in good standing.....	\$5.00
Check/Draft By Phone.....	\$10.00 each
Money Order (\$500.00 limit).....	\$0.79 each
Personal Check Orders – Mainstreet.....	Varies by Design
Starter Checks.....	\$4.00 for 4

LOANS

Boat Registration	< 26' - \$30.00
.....> 26' - \$50.00	
<i>(Varies by State)</i>	
Credit Card Late Payment.....	Varies
CarFax	\$35.00
Internal Refinance.....	\$50.00
Loan Application Fee.....	\$15.00
Loan Documentation Fee.....	Varies
Unsecured Loan.....	\$20.00
Secured Loan.....	\$40.00
Loan Payment Convenience Fee.....	Varies
Branch Assisted/Via Phone w/ Card.....	\$10.00
Via Phone w/ Check	\$10.00
Online.....	Free
Loan Payment Late.....	4% w/ \$25.00 min
<i>(on 10th day following due date)</i>	
Loan Payment Reversal	\$35.00
Mortgage Credit Bureau Report	\$40.00 Single
.....	\$62.00 Joint
Mortgage Lien Release	\$35.00
MS Title (Auto, Boat, Motor)	\$15.00 each
Due Date Change.....	\$25.00 per payment
UCC Registration	\$15.00
UCC Release	\$15.00

MISCELLANEOUS

Collection Items	Varies
Garnishment/Levies.....	\$100.00 each
Online Bill Payment	Free with e-statement enrollment
.....	\$4.00 without enrollment
Outgoing Fax Requests.....	\$2.00 each
Out-of-Network ATM.....	\$1.00 per transaction/inquiry
Plastic Replacement (Debit/CC).....	\$10.00
<i>(One Replacement Free Per Calendar Year)</i>	
USPS Stamps	USPS First Class Cost

SAFE DEPOSIT BOXES**

Rental Fee – Small	\$15.00 annually
Rental Fee – Medium	\$20.00 annually
Rental Fee – Large	\$30.00 annually
Rental Fee – Extra Large.....	\$40.00 annually
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.