

FERGUSON FCU SCHEDULE OF FEES - EFFECTIVE December 1, 2018
Please note the following fees that may be assessed to your account.

CHECK ITEMS		ACCOUNTS TRANSACTIONS	
Personal checks - Harland Clark	Varies by design	Check/Draft by phone	\$10.00 each
<i>(50% off for Ultimate members. Free for Elite members)</i>		Check cashing fee	\$5.00 per item
<i>(1 box per year, basic design)</i>		<i>(cash only, no checking, no DD, savings bal below \$300.00)</i>	
Cashiers Check	\$5.00 each	Overdraft/Honor	\$30.00 each
<i>(free for Prime, Ultimate, Elite members)</i>		Return item	\$30.00 each
Check copy	\$1.00 each	Return Deposit	\$30.00 each
<i>(free for Prime, Ultimate, Elite members)</i>		Outgoing Wire Transfer	\$25.00 each
Money Order (\$1000 limit per item)	\$2.00 each	<i>(50% off for Ultimate members. Free for Elite members)</i>	
<i>(free for Ultimate and Elite members)</i>		Early Account Closure	\$50.00
		<i>(within first 12 mos of membership)</i>	
STOP PAYMENTS		IRA closure/transfer	\$25.00
Cashier's check stop payment	\$30.00 per item	Christmas Savings early withdrawal	\$15.00 per transaction
ACH stop payment	\$25.00 per transactions	Invalid address or Information fee	\$10.00 per month
Check/Draft stop payment	\$25.00 per item	Escheatment	\$100.00 per account
Revoke stop payment	\$25.00 per item	Savings excessive withdrawal	\$5.00
<i>(All 50% off for Ultimate members. Free for Elite members)</i>		<i>(after 6 per month)</i>	
		CD early surrender	\$25 per CD
SAFE DEPOSIT BOXES		Statement copy	\$2.00 per page
Rental fee - Small	\$15.00 annually	Negative account balance	\$5.00 per week
Rental fee - Medium	\$20.00 annually	<i>(following 5 business days since date of overdraft)</i>	
Rental fee - Large	\$30.00 annually	Inactive account	\$5.00 per month
Rental fee - Extra Large	\$40.00 annually	<i>(following 12 consecutive months with no activity)</i>	
<i>(All 50% off for Ultimate members. Free for Elite members)</i>		Research/reconciliation	\$20.00 per hour
Rental payment late	\$10.00 per month	VISA gift cards	\$4.00 each
Drill fee	\$350.00 per lock	<i>(free for Prime, Ultimate, Elite members)</i>	
Key replacement	\$150.00 per key	Telephone assisted transactions	\$2.00 per call
		<i>(free for Prime, Ultimate, Elite members)</i>	
LOANS		Coin machine	\$0 (members)
MS Title	\$15.00	8% of ticket value (non-members)	
UCC registration	\$15.00	Charged off account reopen	\$50.00 per member
UCC release	\$15.00	HYMMA Below Balance fee	\$10.00
Internal refinance	\$50.00	HYMMA Excessive Transaction fee	\$20.00
CarFax	\$35.00	New Leaf Checking	\$5.00 per month
Mortgage credit bureau report	\$20.00	<i>(free with Direct Deposit)</i>	
Mortgage lein release	\$35.00	Paper Statement fee	\$5.00 per statement
Skip-A-Pay/Due date change	\$50.00 per payment	MISCELLANEOUS	
Loan payment late	\$20.00	Notary service	Free (members)
<i>(on 10th day following due date)</i>		\$2.00 each (non-members)	
Boat Registration	< 26' - \$30.00	Out-of-Network ATM	\$2.00 per transaction/inquiry
	> 26' - \$50.00	Debit card PIN change	\$1.00 each
GAP Cancellation Fee	\$50.00	Plastic replacement (Debit/CC)	\$10.00 (instant issue)
Extended Warranty Cancellation Fee	\$50.00	\$20.00 (embossed ELAN)	
Loan Documentation Fee	\$20.00	<i>(free for Prime, Ultimate, Elite members)</i>	
BUSINESS SERVICES		Plastic transaction receipt w/ signature	\$5.00 each
Business Checking	Free (Non-Profit Orgs, Church)	<i>(free for Prime, Ultimate, Elite members)</i>	
	\$5 per month (Organizations, Clubs, DBAs, Sole Proprietorships)	Collection Items	varies
	\$10.00 per month (LLC, Partnerships, all others)	Garnishments/Levies	\$100 each
Loan Underwriting Analysis	\$200.00 Secure/Unsecure	Outgoing fax requests	\$2.00 each
	\$350.00 Real Estate	<i>(free for Prime, Ultimate, Elite members)</i>	
<i>(due at the time of application. Other fees pay apply following decision)</i>		Online bill payment	Free (with e-statements)
		\$4 (without e-statements)	