First Choice Financial Federal Credit Union
You Belong Here!

FCFFCU FEE SCHEDULE

First Choice Financial Federal Credit Union

Fee Schedule Per Transaction (Effective August 2026)

ELECTRONIC BANKING / CREDIT CARD:

Debit Card Replacement Fee.....$5.00
Debit Card Replacement RUSH fee.....$40.00
ATM Withdrawal Transactions $1.00
(per transaction in excess of 5/month) *
* No surcharge / transaction fees at CU locations
Credit Card Replacement RUSH fee $40.00
***FREE** Debit Card Point of Sale Transactions .....(Point, Pin & Signature based transactions are **FREE**)

WIRE TRANSFER:

Domestic Outgoing.....$25.00
International Outgoing $40.00

CHECKS:

Bank Checks .....1st Free, $1.00 each
Copy of Bank Check.....$2.00
Stop Payment Bank Check $25.00
Money Orders .....$1.00 each

ACCOUNT RELATED FEES:

Courtesy Pay (CPAY) $15.00/Item
(Payment of overdrafts, ACH Items, Internet Bill Payer, Debit Card transactions, & ATM withdrawal items up to $500 including fees)
Deposited Checks (returned) $15.00
Overdraft (returned Debit/NSF) $15.00
Stop Payment (all items) $25.00
Protest Draft/Check Fee.....$25.00
Restraining Notice/Legal Processing/Levis $50.00
Inactive Account Fee.....$ 5.00/month
(If inactive for 2 years & less than $250 in account)
Copy of Paid Draft $2.00
Account Research .....1st Free, $25.00/per hour
(With a 1 Hour Minimum)
Incorrect Address Fee $2.00
Photocopy of Open or Closed Account $2.00/page
Closed Account Fee.....$25.00
(If closed within 3 months of opening)
Escheat processing fee $25.00
IRA Transfer/Closeout fee $25.00
Misc. Overnight Fee $40.00
Required Par Value Per Account……$5.00

First Choice Financial Federal Credit Union
Approved Board Meeting: August 26, 2026

Effective Date: August 27, 2026

_____
Michael Rossi
Board Chair

_____
Jennifer Elmendorf
Board Secretary