

CONSUMER SERVICE CHARGES AND FEES

This schedule lists the fees that may apply to FIG Credit Union consumer accounts. It is part of, and should be read together with, our Share Account Agreement, Truth-In-Savings Disclosure, and Electronic Services Disclosure and Agreement. Fees are subject to change; we will provide at least 30 days' notice before increasing any fee.

GENERAL	
Account History (since last statement)	\$3.00
Compliance with Legal Order	As the law permits
Copy of an Electronically Archived Document	\$3.00 each
Paper Statement, Disclosure, or Notice (after initially provided via eStatement)	\$3.00 each
Research	\$50.00 per hour
Returned Item Fee (deposited, cashed, or loan payment)	One party: \$35.00 each Two or more parties: \$20.00 each Through Shared Branch Service Center: plus pass-through fee
Money Order	\$2.50 each
Cashier's Check	\$3.00 each
Stop Payment (each check or ACH transfer)	\$10.00 each
Outgoing Wire Transfer — Domestic	\$20.00 each
Outgoing Wire Transfer — International	\$40.00 each
Returned Mail	\$5.00
Overnight Mail (FedEx, UPS, or USPS)	\$25.00 each
Overdrawn Account	\$30.00

CONSUMER SERVICE CHARGES AND FEES

GENERAL

Unscheduled Withdrawal (My Account, Holiday Club, Tax Saver, Rainy Day Savings)	\$20.00 per withdrawal
Membership Share Account Maintenance	\$5.00 per month Waived if any apply: month-end balance of \$250+; active account other than Savings; member under 23; account less than six months old

CHECKING ACCOUNTS

Copy of a Paid Check (first 2 per month)	Free
Copy of a Paid Check — additional copies	\$3.00 each
Insufficient Funds Charge — Returned	\$23.00 each
Insufficient Funds Charge (Paid) — Privilege Pay	\$23.00 each
Payment as Collection Item	\$23.00 each
Privilege Pay	\$23.00 each; maximum \$92.00 assessed per day. Applies to checks, ACH, and recurring Debit Card charges at the Credit Union's option. Requires opt-in for one-time debit card and ATM transactions.
Uncollected Funds Charge (Paid)	\$23.00 each
Stop Payment (each check or continuous series)	\$10.00 each
Printing of Checks (1 pack of 80, min. \$29.00; first order of corporate image checks free)	Market rate
Non-member Check Cashing	\$20.00 each

CONSUMER SERVICE CHARGES AND FEES

DEBIT AND CREDIT CARDS

Visa Foreign Transaction	1% of transaction amount
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ELECTRONIC FUNDS TRANSFERS

Pay Now	\$10.00 per transaction
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Bill Pay — Overnight Paper Payment	\$20.00
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Bill Pay Stop Payment	\$25.00
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ATM Surcharges by Terminal Owner	Pass-through fees
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ATM Fees Imposed by National, Regional, or Local Network	Pass-through fees
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Non-Sufficient Funds (NSF)	\$23.00
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This is a summary of fees that may apply to your account. For full account terms, please see the Share Account Agreement, Truth-In-Savings Disclosure, and Electronic Services Disclosure and Agreement. Questions? Call 800.877.2345 or visit figfcu.org. FIG Credit Union is a trade name of Farmers Insurance Federal Credit Union. Federally insured by NCUA.

