



SERVICE CHARGES AND FEES

Effective January 2, 2026

GENERAL

Account History (since last statement)	\$3.00
Compliance with Legal Order	as the law permits
Copy of an Electronically Archived Document	\$3.00 ea.
Paper copy of statement, disclosure, or notice made available after initially made available via eStatement Service	\$3.00 ea.
Research	\$50.00 per hr.
Returned item fee (deposited, cashed, or loan payment)	
One party	\$35.00 ea.
Two or more parties	\$20.00 ea.
Through Shared Branch Service Center	plus, pass-through fee
Money Order	\$2.50 ea.
Cashier's Check	\$3.00 ea.
Stop Payment (each check or ACH transfer)	\$10.00 ea.
Outgoing Wire Transfer – Domestic	\$20.00 ea.
Outgoing Wire Transfer – International	\$40.00 ea.
Returned Mail	\$5.00
Overnight Mail (Federal Express, UPS, or USPS)	\$25.00 ea.
Overdrawn Account	\$30.00
Unscheduled Withdrawal	
- My Account	\$20.00 per withdrawal
- Holiday Club	\$20.00 per withdrawal
- Tax Saver	\$20.00 per withdrawal
- Rainy Day Savings	\$20.00 per withdrawal
Membership Share Account Maintenance	\$5.00 per mo.
Waived in any of the following instances:	
- Month-end balance of \$250.00 or more	
- Active account other than Savings	
- Member under 23 years old	
- Account less than six months old	

CHECKING ACCOUNTS

Copy of a Paid Check (first 2 copies per month)	FREE
Additional copies	\$3.00 ea.
Insufficient Funds Charge Returned Fee	\$23.00 ea.
Insufficient Funds Charge (Paid) Privilege Pay*	\$23.00 ea.
Payment as Collection Item	\$23.00 ea.
Privilege Pay*	\$23.00 ea.

*Privilege Pay is the Credit Union's program that can assist members when the member's Checking account does not have enough available funds to cover a check, ACH transaction, and if the member has opted into the Credit Union's Privilege Pay—Debit Card Coverage part of the program for one time debit



card and ATM transactions. It may cover some transactions that will cause the account to become negative for up to fifteen (15) days. The amount that can be overdrawn is \$200.00, or if the member has direct deposit up to \$1,000.00. Privilege Pay fees will appear on your statements as "Insufficient Funds (Paid) Privilege Pay" or "Privilege Pay".

"Available funds" are funds that do not have a hold on them for any reason. Non-exclusively, a few examples of when there might be a hold on funds is when there has been a recent deposit of a check. Another example is where funds on deposit have already been placed on a hold to cover a debit card charge on which the charge was approved but the transaction details have not yet been submitted to the Credit Union.

The maximum Privilege Pay charges per day for use of Privilege Pay and/or Privilege Pay—Debit Card Coverage is \$92.00.

If a Privilege Pay fee is accessed, it is accessed when the debit charge, ATM or ACH transaction, or check is received by the Credit Union (i.e., submitted to the Credit Union for payment, which is called "presented for Settlement"). It is based upon the amount of available funds on deposit each time an item is presented for settlement, not when a transaction is initially authorized.

Uncollected Funds Charge (Paid) \$23.00 ea.

The following service charges apply if condition(s) of the account are not met:

Stop Payment (each check or continuous series) \$10.00 ea.

Printing of Checks* (1 pack of 80, min. \$29.00) market rate

*Checking accounts: First order of corporate image checks free

Non-member Check Cashing \$20.00

DEBIT AND CREDIT CARDS

Visa Foreign Transaction 1% of transaction amount

ELECTRONIC FUNDS TRANSFERS

Pay Now \$10 per transaction

Bill Pay
- Overnight Paper Payment \$20.00

Bill Pay Stop Payment \$25.00

ATM Surcharges by Terminal Owner pass-through fees

ATM fees imposed by national, regional,
or local automated transfer network pass-through fees

Non-sufficient Funds (NSF) \$23.00



**FARMERS INSURANCE
FEDERAL CREDIT UNION**



This credit union is insured by the NCUA
NCUA
National Credit Union Administration, U.S. Department of Treasury

This Credit Union is federally-insured by the National Credit Union Administration.