

Friends and Family Credit Union Fee Schedule



Effective : March 1, 2026

Fee Type	Fee	Fee Type	Fee
Account History Printout	\$7.00	Dormant Account Fee (The fee is waived on primary share accounts if member has \$200 in shares or active loan, IRA, CD or is under 18.)	\$9.00
Account Reconcile (1st hour, if additional time is needed the fee will be negotiated.)	\$35.00	Early Withdrawal Xmas Club	\$25.00
Account Verification (Request from other Financial Institution)	\$7.00	Excessive Withdrawals, NOW, (3 per month free)	\$25.00
ATM Balance Inquiry Fee	\$3.00	Garnishment Fee	\$55.00
ATM / Debit Card Negative Balance (overdraft fee)	\$35.00	Loan Late Fee (After 15 days.)	\$25.00
ATMS owned by Friends and Family Credit Union (NO FREE BALANCE INQUIRIES.)	Free	Money Order (Tied to Family Advantage)	\$4.00
ATM Non-Network Usage (per transaction)	\$4.00	Notary Fee (Members)	Free
Bad Address Fee (per returned item)	\$9.00	Notary Fee (Non-Members)	\$3.00
Canadian/Foreign Deposit Item	\$25.00	Non-Sufficient Funds NSF Check/ACH/ATM (per item)	\$35.00
Card Replacement ATM, Debit, or Credit	\$15.00	Overdraft transfer from Share Account to Checking (per automated transfer) (Tied to Family Advantage)	\$9.00
Cashier's Checks (3 free per month if \$100 is maintained in combined share balances). (Tied to Family Advantage)	\$7.00	Re-open/Close Fee (if account is closed within the first 6 months of opening or re-opened within 6 months of closing)	\$35.00
Certificate Redemption Early Withdrawal:		Research Fee (IRS & Subpoenas) (1st hour, if additional time is needed fee will be negotiated)	\$35.00
Certificates less than 12 months: *The penalty may reduce the principal of your certificate.	90 Days Interest	Return Deposit Item (own account)	\$35.00
Certificates 12 months or longer * The penalty may reduce the principal of your certificate.	180 Days Interest	Returned ACH Origination Item	\$35.00
Check Cashing (Waived if \$100 is maintained in combined share balances).	\$10.00	Starter Checks (first 12 are free, and then charge per sheet of 4)	\$12.00
Check Copy (per check)	\$5.00	Stop Payment (per check)	\$35.00
Checking Account-Minimum to Open	\$50.00	MasterCard Annual Fees	Free
Basic Checking with E-Statement	Free	MASTERCARD-Balance Transfer Fee	Free
Basic with Paper Statement	\$3.00	MASTERCARD- Cash Advance Fee	Free
Family Secure Checking and Family Secure +	\$6.95	MASTERCARD -Copy of Statement	\$10.00
Coin Machine Member	Free	MASTERCARD Late Fee (After the 15th day)	\$25.00
Coin Machine - Non-Member	20%	Wire Transfer Fee (incoming) (Tied to Family Advantage)	\$15.00
Coupon Book	\$10.00	Wire Transfer (outgoing) (Tied to Family Advantage)	\$25.00
Courtesy Pay Overdraft (per Item)	\$10.00	YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT AMERICAN SHARE INSURANCE This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY. We recommend you keep this information with your financial records. We reserve the right to change or modify charges at any time.	
Check Printing: The first box of our Credit Union Custom Designed Checks is free. If you choose to select a different design, you will pay the difference in cost. If you are retired and receive a direct deposit of Social Security or a Pension, you will receive up to 2 Free boxes of our Credit Union Custom Design per year. If you choose to select a different design, you will pay the difference in cost.	Varies Prices are subject to change		

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