



P.O. BOX 7006 • FLINT, MI 48504-0006 • (800) 748-0451

myFPCU.com

Fee Schedule

Account Fees

Account Reconciliation & Research (Min of \$15.00)	\$30.00/hour
Benefits Plus Checking Monthly Fee	\$6.95/month
Benefits Plus Checking Early Termination Fee	\$25.00
<i>(Applied if member closes their Benefits Plus account within 6 months of enrollment)</i>	
Bill Pay Rush Payment Fees	\$30.00/hour
Second Day Electronic Delivery	\$4.95 each
Second Day Check Delivery	\$14.95 each
Overnight Check Delivery	\$19.95 each
Check Copy	\$5.00 each
Check Printing	Prices vary based upon style selected. Nominal shipping and handling fees apply
Check Stop Payment	\$30.00 each
Collection Item Fee	\$29.00 each
Courtesy Pay Overdraft (Charged per item)	\$10.00/\$30.00 each
Account balance overdrawn by \$25.00 or less	\$10.00 fee
Account balance overdrawn by \$25.01 or more	\$30.00 fee
E-Checking/MyCollege Debit Card Transaction Fee	\$5.00/month
E-Checking/MyCollege E-Statement Fee	\$5.00
High Rate Checking Fee	\$20.00/month
<i>(Fee waived if Minimum Daily balance of \$15,000.00 is maintained)</i>	
Non-Sufficient Funds (NSF) Fee	\$30.00 each
Overdraft Transfer (from savings or line-of-credit)	\$4.00 each
Paid Overdraft Item	\$30.00 each
<i>(The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in person withdrawal, ATM withdrawal, or other electronic means)</i>	
Tiered Rate Checking Fee	\$10.00/month
<i>(Fee waived if Minimum Daily Balance of \$1,000.00 is maintained)</i>	

Other Fees

ACH Non-Sufficient Funds (NSF) Fee	\$30.00 each
ACH One-time Debit (Non-same day processing)	\$9.95 each
ACH Recurring Debit (One-time set-up fee)	\$6.00 each
ACH Returned Origination	\$30.00 each
<i>(Returned because invalid account#, account closed, or NSF)</i>	
ACH Same-Day Processing for Tel-Payments	\$15.00 each
ACH Stop Payment	\$30.00 each
ATM Transactions & Inquiries	\$1.50 each
<i>(After 12 inquiries have been completed in the month. Fee is charged to the account at the time of transaction/inquiry. Purchase [POS] transactions excluded)</i>	
ATM & Debit Card Foreign Transaction Fee	3% of transaction amount
<i>(For transactions outside the U.S.)</i>	
Cashier's Check/Money Order	\$4.00 each (\$1.50 for Founders Club Members)
Cashier's Check/Money Order Stop Payment Fee	\$30.00 each
<i>(Restrictions apply)</i>	
Check Cashing	\$5.00
<i>(Fee waived if member has \$250.00 or more on deposit, an active loan or Visa, an active checking account, or if the member is a minor)</i>	
Close Account Within 90-days of Opening	\$10.00
Credit Card Late Fee	\$27.00 maximum charge
<i>(Equal to minimum payment amount with a maximum of \$27.00)</i>	
Credit Union to Credit Union Transfer	\$10.00 each
Document Copy Fee	\$5.00 each
Documentation to Refinance a FPCU Loan	\$35.00 each
<i>(Exempt if additional \$500.00 or more is borrowed as part of the refinance)</i>	
Dormant Account Monthly Fee	\$5.00/month
<i>(Applies to accounts with less than \$500.00 on deposit and no account activity in the previous 12 months. Fee waived for minor accounts)</i>	
Escheatment Fee	\$50.00/account

IRA Transfer Fee	\$50.00 each
Lien Perfection	Actual cost
Line-of-Credit Over the Limit Fee	Up to \$25.00 each
Line-of-Credit Stop Payment	\$29.00 each
Loan Rate Modification Fee	\$35.00 each
Loan Extension or Postponement	\$35.00 each
Membership Termination Fee	Balance of Account
<i>(If the account balance stays under par value [\$5.00] for 45-days, the account will be closed and fee will be equal to the remaining balance)</i>	
Mortgage Home Equity Loan Processing Fee	\$500.00
Mortgage Loan Modification Fee	\$350.00
Mortgage Loan Origination Fee	0.50 pts plus \$150.00 processing fee
Mortgage Payoff Fax Fee	\$20.00 each
<i>(For third-party requests for mortgage payoff amount)</i>	
Mortgage Subordination Agreement	\$100.00 each
Mortgage - Waive Escrow Requirement	\$250.00
<i>(Requires at least 40% equity)</i>	
Mortgage Closing	\$300.00
Non-Sufficient Funds (NSF) Loan Check	\$30.00 each
Notary Service (Except for items directly related to FPCU business)	\$5.00 each
Processing Coin (loose or rolled)	5% of total amount
<i>(Fee waived for first \$200.00 of coin deposits each calendar year)</i>	
Processing Garnishment, Levy, Court Order	\$75.00 each
Returned Deposit Item	\$15.00 each
<i>(Check, ACH, or other item which has been returned)</i>	
Returned Payment Item	\$29.00 each
<i>(Check, ACH, or other item accepted as a loan payment which has been returned)</i>	
Returned Statement Fee	\$5.00 each
Replacement ATM, Debit, or Credit Card	\$7.00 each
Signature Guarantee	\$10.00 each
Signature Validation	\$10.00 each
State Lien on Child Support	varies
<i>(The lesser of 10% of the lien with holding) with a minimum of \$40.00 and maximum of \$100.00)</i>	
Statement Copy	\$5.00 each
Telephone Transfers	\$3.00 each
UCC-1 Filing Fee	actual cost
UPS Overnight Fee	\$25.00 each
Verification of Assets/Deposits (member or non-member)	\$10.00 each

Wire Transfer

Domestic Wire	\$30.00 each
International Wire	\$30.00 each

Safe Deposit Box Rental (10% discount for Founders Club Members)

3x5 Box - \$20.00/year	3x10 Box - \$30.00/year	5x10 Box - \$20.00/year
10x10 Box - \$70.00/year		\$70.00/year
Replacement Key		\$10.00/key
Drill Fee - ● If member waits to have box drilled with other boxes		\$150.00/box
● If member requires immediate drilling service		\$10.00/key

Non-Member Fees (Do not apply to members in good standing)

ATM Key Error	\$5.00 each
ATM Withdrawal Surcharge	\$3.00 each
Attorney Work (subpoenas, etc.)	\$70.00 + cost
OnUs Check Cashing (check written on member's account)	\$5.00 each
OnUs Check Converted to Cashier's Check	\$10.00 each
Processing Coin (loose or rolled)	10% of total amount