

# CONSUMER SCHEDULE OF FEES

Effective June 7, 2021

All prices are subject to change. Per occurrence unless otherwise noted.

## Debit Cards and ATM Transactions

<b>Financial Resources FCU Debit Card</b> .....	No Charge
Debit Card Replacement.....	\$5
<b>ATM Card</b> .....	\$5
Card Replacement.....	\$5
Expedited Card Delivery.....	\$55

### Financial Resources FCU ATM Transaction Fees

*Per withdrawal, transfer, or balance inquiry. Deposits at all ATMs are transaction fee free. Not all ATMs accept deposits.*

At Financial Resources FCU ATMs .....	No Charge
At Allpoint ATMs .....	No Charge
At non-Financial Resources ATMs <sup>1</sup> .....	No Charge
Debit Transactions (signature & PIN) .....	No Charge

**Debit / ATM Card Inactivity**.....\$2 per month

### Currency Conversion / Cross-Border Fees<sup>5</sup>

Currency Conversion .....	0.2% of transaction
Cross Border Fee.....	0.9% of transaction

## Overdraft Services

### Overdraft Item, Returned Item and Uncollected Funds Fee

Per Occurrence .....	\$30
Maximum number fees.....	6 per day

### Overdraft Protection Transfer Fee (from a Savings Account)

Per Transfer .....	\$7 each
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## Online Banking

<b>Internet Banking / WebBranch</b> .....	No Charge
<b>Mobile Apps / Mobile Web</b> <sup>4</sup> .....	No Charge
<b>Text Message (SMS) Banking</b> <sup>4</sup> .....	No Charge
<b>e-Statements</b> .....	No Charge
<b>Mobile Deposit</b> .....	No Charge
<b>Bill Payer</b> .....	No Charge
Inactive Bill Payer .....	\$6 per month
<i>For checking accounts enrolled in Bill Payer that have no activity for a continuous six (6) month period.</i>	
Overnight Check .....	\$20.00
Same Day Payment .....	\$15.00

### External Funds Transfer

Standard Delivery.....	\$3 per transfer
Next Day Delivery.....	\$9 per transfer
<b>Automated Transfers</b> <sup>3</sup> .....	No Charge

### POPMoney (Pay Other People)

Standard Delivery.....	No Charge
Express Delivery.....	\$9.00
Stop Payment.....	\$15.00

## Wire Transfers

<b>Incoming</b> .....	\$7 each
<b>Outgoing – Domestic</b> .....	\$20 each
<b>Outgoing – Foreign</b> .....	\$40 each

## Other Account Charges and Services

<b>Account Research</b> (minimum ½ hour).....	\$25 per hour
<b>Cashiers Checks</b> .....	\$5 each
<b>Check Printing</b> .....	Market Price
<b>Check Copy</b> .....	\$7 each
<b>Collection Items</b> .....	Cost can vary
<b>Dormant Account</b> .....	\$10 per month
<b>Escheat</b>	
Abandoned Property Processing.....	\$35 per account
Abandoned Property Remittance .....	\$50 per account
<b>Expedited Delivery</b> .....	\$25 per envelope
<b>IRA Transfer or Rollover (outgoing)</b> .....	\$25
<b>Legal Process Charge</b> .....	\$100 each
<b>Notary Service (members only)</b> .....	No Charge

## Other Account Charges and Services

<b>Premature Account Closing</b> <sup>2</sup> .....	\$15 per account
<b>Early Closeout Fee (Simple Savings Club)</b> .....	\$10
<b>Excess Transaction Charge</b> <sup>3</sup> .....	\$15 each
<b>Return of Deposited or Cashed Item</b> .....	\$10 each
<b>Signature Guarantee (members only)</b> .....	No Charge
<b>Statement Copy</b> .....	\$5 each
<b>Stop Payment</b> .....	\$10 each
<i>(checks, preauthorized debit, electronic transfer and recurring preauthorized payments)</i>	
<b>Undeliverable Mail</b> .....	\$5 month

## Cash Alternatives

<b>Visa Travel Money Card</b> .....	1% of purchase
<b>Visa Gift Card</b> .....	\$3.95 each
<b>Money Order</b> .....	\$4 each
<b>Money Order Copy</b> .....	\$5 each
<b>Money Order Stop Payment</b> .....	\$10 each

### FOOTNOTES:

1. Financial Resources FCU charges may apply for use of another financial institution's or ATM operator's ATMs. Additionally, other financial institutions and/or ATM operators may charge for using their ATMs.
2. A Premature Account Closing charge may be assessed. A Premature Account charge is defined as an account that closes within 90 days of account opening.
3. Financial Resources prohibits you from making more than a total of 6 transfers each month to other accounts from a savings or money market account (including transfers to another account for overdraft protection) or to third parties each month by check, through point-of sale purchase transactions with a Debit or ATM card, by pre-authorized or automatic agreements, telephone, or online. Refer to the Truth In Savings Disclosure for more information. Other limits may apply to your account. Excessive transactions may result in changing your Savings or Money Market account to a non-interest account or result in account closure.
4. Standard text messaging and other rates from your wireless provider still apply.
5. MasterCard charges a Currency Conversion Assessment of (.2% of the transaction) for performing a currency conversion. In addition, Mastercard charges an issuer Cross-Border Assessment of (.9% of the transaction) on all cross-border transactions regardless of whether there is a currency conversion. A cross-border transaction is a transaction processed through the Global Clearing Management System or the Mastercard Debit Switch in which the country of the merchant is different than the country of the cardholder.