

Consumer Fee Schedule



Phone: 636-916-8300 Web site: www.1stfinancialfcu.org

Fee Item	Fee	Fee Item	Fee
Miscellaneous Fee Items		1st Financial Federal Credit Union Credit Card Fees	
Account History Printout	\$3.00	Transaction Fees:	
Account Re-opening Fee	\$10.00	* Cash Advance - 2% of each cash advance	
Account Research (per 15 minutes)	\$5.00	(\$10.00 min. - \$25.00 max.)	
ACH Return Fee	\$29.50	* Foreign Transaction	
ATM NSF Fee	\$29.50	- 1% of each foreign currency transaction in U.S. Dollars	
ATM Deposit Adjustment (per adjustment)	\$10.00	- 1% of each U.S. Dollar transaction that occurs in a	
ATM Transaction Fee (Out of network)	\$2.00	foreign country	
Check Clearing Inquiry (per inquiry)	\$2.00	Penalty Fees:	
Check Copy (per check)	\$3.00	* Late Charge - Up to \$18.00	
Check Printing Fee	Varies	* Returned Payment - Up to \$27.00	
Collection Fee	\$20.00		
Consumer Electronic Bill Pay	Free		
Consumer Loan Late Fee	Up to \$25.00		
Convenience Payment Fee	\$8.50	Minimum Balance Fees by Share Type	
Courtesy Pay Fee	\$29.50	Checking Plus (minimum bal \$500)	\$10.00
CU Money Card (per card)	\$5.00	Financial Partners (minimum bal \$2000)	\$10.00
Debit Card Replacement Fee	\$10.00	Money Market (minimum bal \$2500)	\$10.00
Deposited Checks Returned Unpaid	\$29.50		
Dormant Fee (no activity for 12 mo)	\$10.00	Monthly Fees by Share Type	
Early Account Closure (30 days)	\$10.00	Opportunity Checking	\$8.00
Early Holiday Club Withdrawal	\$25.00	*(Additional \$2.00 fee for no direct deposit)	
Electronic Bill Pay NSF	\$29.50	Opportunity Checking II	\$8.00
Electronic Bill Pay Stop Pay	\$29.50	*(Additional \$2.00 fee for no direct deposit)	
External Transfer Outgoing Fee (per transfer)	\$1.50		
Garnishment/Levy/Lien Processing	\$20.00		
Mail Maintenance Fee	\$5.00		
Money Orders	\$2.00		
Monthly Paper Statement Fee	\$1.50		
Non-Member Check Cashing (of check amount)	1%		
NSF Fee (Uncollected or Returned) (per item)	\$29.50		
Official Check	\$2.00		
Overnight Rush Payment	\$19.95		
Second-Day Electronic Delivery	\$4.95		
Second-Day Rush Check Payment	\$14.95		
Statement Copy (per month)	\$5.00		
Stop Pay	\$29.50		
Stop Pay Cancellations (per Item)	\$5.00		
Temporary Checks (per check)	\$0.10		
Visa Travel Card EMV card (per card)	\$7.00		
Visa Travel Card non EMV card (per card)	\$5.00		
Visa Gift Card (per card)	\$5.00		
Wire Transfer (International)	\$50.00		
Wire Transfer (Outgoing)	\$25.00		

Updated 01/09/2019