

FEE SCHEDULE

CHECKING - PERSONAL AND BUSINESS MONTHLY SERVICE CHARGES

True Choice Checking.....	No charge
Premier Choice Checking	\$10.00 <i>(Per month / see brochure for details)</i>
Fresh Start Checking	\$10.00 <i>(Per month / see brochure for details)</i>
Small Business Accounts	\$10.00
Minimum Balance Fee	\$10.00 <i>(If balance falls below \$500 during the month)</i>
Personalized Checks	Varies <i>(Checks must be ordered through Family Trust from the approved check printer / vendor)</i>
Money Market Excessive Withdrawal	\$10.00 <i>(Charged for each withdrawal after six in a calendar month)</i>
Stop Payment Order	\$32.00
Non-Sufficient Funds (NSF)	\$32.00
BillPay NSF	\$32.00
Overdraft Protection Transfer	\$3.00
Check Copy	\$2.00
Statement By Mail	\$5.00 <i>(Applies to savings and/or checking account statement. Waived for members younger than 18 or 60 and older, have a Premier Choice account, have MyBranch and receive an electronic statement, or at least \$100 of aggregate monthly deposits into their Family Trust account)</i>

SAVINGS

Savings Excess Withdrawal	\$3.00 <i>(Charged for each withdrawal after six in a calendar quarter)</i>
Closed Account	\$5.00 <i>(If closed within 90 days of opening date)</i>
Re-Open Account (1st time)	\$5.00
Two or more times	\$20.00
Missing / Incorrect Address	\$10.00 <i>(Monthly fee if account has missing / incorrect address for two consecutive months)</i>
Non-Sufficient Funds (NSF)	\$32.00

NO-BOUNCE OVERDRAFT FEES

Overdrawn \$.01 - \$4.99	\$3.00
Overdrawn \$5.00 - \$31.99	\$16.00
Overdrawn \$32.00+	\$32.00 <i>(Fees applied when overdraft is created by check or other electronic means)</i>

ATM AND VISA CARDS

Family Trust ATM Transaction	No charge
Non-Family Trust ATM Transaction	\$1.00
Non-Family Trust ATM Inquiry	\$0.75
Card Replacement	\$6.00
PIN Replacement By Mail	\$3.00
PIN Replacement Instant Issue	\$1.00
Transaction Copy Request	\$3.00
Gift Card	\$3.00
Reloadable Card	\$7.95 <i>(Purchase or initial load fee for Gift Cards or Reloadable Cards. Additional program fees may apply. Please refer to the gift card or reloadable card agreement for a full listing of all applicable fees)</i>

SAFE DEPOSIT BOXES ANNUAL RENTAL FEE

3 X 5	\$20.00
3 X 10	\$30.00
5 X 10	\$45.00
10 X 10	\$85.00
Replacement of Lost Safe Deposit Box Key ...	\$30.00
Cost of Drilling Safe Deposit Box	\$150.00

MISCELLANEOUS FEES

Returned Deposit Items	\$15.00
Official Check	\$2.00
Money Order	\$1.00
Outgoing Wire Transfer	\$10.00
Incoming Wires Domestic/International ...	\$5.00
Interim Statement Per Page	\$1.00
Duplicate Statement Per Page	\$1.00
Dormant Account	\$10.00 <i>(Monthly fee for members with no activity for 12 months and a total balance of \$500 or less)</i>
Research (hourly)	\$15.00 <i>(Minimum one hour charge)</i>
Collection Item	\$10.00 <i>(May be additional fees from other financial institutions)</i>
Replace Member Check with Official Check ..	\$10.00
Check Cashing \$1-\$399	\$5.00
Check Cashing \$400 +	\$10.00 <i>(Ask us how to avoid this fee)</i>

FAMILY TRUST
Federal Credit Union



A Relationship You Can Trust

Website: familytrust.org

Mailing Address: P.O. Box 10233, Rock Hill, SC 29731
Local: 803-367-4100 • Long Distance: 1-866-755-3537

Telephone Banking:

Local: 803-367-4110 • Long Distance: 1-800-927-0204

