Our Service Charges

Sunshine Checking

Paper Statements $3.00/Month
When not enrolled in eDocuments.

1-Perk Subscription $3.50/month

2-Perk Subscription $5.00/Month

All Perks Subscription $7.99/Month

SunShield $20.00/Occurrence
Overspend feature with subscription.

Under Utilization $5.00/Month
Assessed for members 25 and older after 6 consecutive months without one of the following:
- Receive a direct deposit during statement cycle
- Complete (post & clear) at least 10 firstcu debit card purchases
- Maintain a $100 minimum daily account balance

Simply First Checking

Monthly Maintenance $10.00/Month
Monthly service cost is reduced to $8.00 when enrolled in eDocuments OR receive a Direct Deposit during statement cycle.

Money Market *(Consumer & Business)*

Monthly Maintenance $10.00/Month
Monthly service cost is waived when $1,000 minimum money market daily account balance is maintained.

Health Savings Account

Set Up $25.00/Account

Courtesy Pay Overdraft (CPO) (paid by request)

ATM, POS, ACH, Checks, Debit > $5.00 ..... $20.00

ATM, POS, ACH, Checks, Debit <= $5.00 ..... $0.00

Account

Check Printing ..... Varies by Style

Closed Membership $25.00/Account
If closed within three (3) months of opening date.

Digital Banking – Bill Payment ..... FREE

Excess Transaction Limit $10.00/account
Regular Savings, Additional Savings, and Money Market accounts are limited to six (6) transactions per calendar month from each account. Service cost is assessed for transactions that exceed this limit.

Network ATM Usage ..... FREE
- Withdrawals at any Network ATM are FREE.
- Network ATM is any FCU ATM or any ATM that is part of the CO-OP ATM network.

Non-Sufficient Funds – Overdraft $20.00/Presentment*
- (ATM, POS, ACH, Checks, Debit)
*- *An NSF service charge is assessed each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentment against insufficient funds will result in a separate service charge.*

Overdraft Payment Service $20.00
- (ATM, POS, ACH, Checks, Debit)
- Must opt-in for credit union to authorize and pay overdrafts on ATM transactions and non-recurring debit card transactions.

Out-of-Network ATM Usage $4.50/Withdrawal
- First four (4) withdrawals per calendar month at any Out-of-Network ATM are FREE.
- Out-of-Network ATM is any non-FCU ATM or any ATM not part of the CO-OP ATM network.

Overdraft Transfers ..... $5.00 each
Transfers made by FCU between member-designated internal accounts to cover overdraft transactions.

Post-Dated Checks $35.00/Check

Returned Item $35.00/Occurrence

Stop Payment $20.00/Occurrence

Other Services Offered

Account History or Receipt Copy $2.00/Item

Account Research $20.00/Hour

Check Cashing for Non-Members $8.00/Check

Check Copies $2.00/Check
First six (6) check copies per calendar are FREE with First Premier Checking.

Coin Counter – Glendale location only ..... FREE
- Youth Members 19 and under
- Senior Members 60 and older
- Members with First Premier Checking

Coin Counter – All Other Members 6.5%

Coin Counter – Non-Members 10.0%

Deposit Item Returned for NSF $35.00

Escheatment/Unclaimed Funds $100.00/Account

FCU Official Checks $5.00/Check

FCU Official Check Copy $5.00/Check

Inactive Membership $10.00/Month
After one (1) year of inactivity & account balance under $100.00.

International Transactions ..... 2% of Transaction Amount
Applies to any debit or credit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.

Items Sent for Collection $35.00
- Including Foreign Item Collection
- PLUS postage and third-party fees, which vary depending on paying institution.
- Checks can be sent out for collection if there are issues with normal processing. As each institution charges FCU a different fee, it is difficult to publish the exact fee amount. FCU will Charge $35.00 plus postage and third-party costs for the processing involved in sending items out for collection.

Legal Processing $100.00/item

Money Orders ..... $3.00 each

Returned Mail for Bad Address $5.00
One-time service cost for each address change.

Statement Copy $3.00

Verification of Deposit Form Processing $10.00/Form

Visa Card Replacement $5.00/Card

Visa Card Replacement RUSH $25.00/Card

Visa Card & PIN Replacement RUSH ..... $50.00/Card & PIN

Wire Transfer – Outgoing Domestic $20.00

Wire Transfer – Outgoing International $40.00

BUSINESS CHECKING ACCOUNTS

Business First Monthly Charge $12.00
-Reduced to $10.00 when enrolled in eDocuments
-No charge if you maintain a $1,500 min. daily balance

Transactions-First 50 ..... No Charge

Transactions-Over 50 ..... $0.30 each

Business Premier Monthly Charge $27.00
-Reduced to $25.00 when enrolled in eDocuments
-No charge if you maintain a $10,000 min. daily balance

Transactions-First 150 ..... No Charge

Business First Checking Transactions-Over 150 ..... $0.15 each

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