FEE SCHEDULE

First Atlantic FEDERAL CREDIT UNION

The following fees amend your First Atlantic Federal Credit Union Account Agreement and Disclosures. These fees may be assessed against your account, if applicable. Please read and retain for future reference. Fees below are per occurrence or per document copy.

Account Basics		
Account Activity Print-Out		$3
Account Reconciliation/Research	*Upon Member Request*	$30 *(Per hour; 1 hour minimum)*
Account Reinstatement	*If closed due to NSF, ODP, etc.*	$20
ACH-Initiated via First Atlantic Online Banking		FREE
ATM/Debit Card	*Waived with minimum aggregate deposit of $10,000 with Direct Deposit into a checking account*	$2 *(Per month)*
ATM Transaction[1]		FREE
Bill Pay	*Waived with Direct Deposit into a checking account*	$3.99 *(Per month)*
Certified Check		$7
Checks – New Box		Order prices will be posted at time of order
Checks – Starter/Temporary		First 2 are free, $0.75 thereafter
Collections	*Exension agreeements, modifications, workouts*	$30
Commerical Money Order	*Western Union fee will also be paid by the member*	$10
Copy of Cancelled Official Check		$5
Copy of Check		$3
Copy of Document		$3
Copy of Statement	*Waived if request is made within 60 days of statement date*	$5
Counter Check		$7
Deposit of Check Drawn on a Non-U.S. Bank	*Foreign check collection*	$25
Escheatment		$100
Inactivity	*A Checking, Savings, or Money Market account is considered inactive if no transactions were made to the account in the past 3 months and there's no loan, credit card, certificate, or IRA account with First Atlantic*	$10 *(Per month)*
Levies (Legal Processing)		$100
Non-Sufficient Funds (NSF) Item	*Check, ACH, Debit Card purchase*	$29
Notary (Non-Member)		$5
Overdraft Privilege		$32
Paper Account Statement	*Waived for account owners over 64 and under 19, custodial accounts, and youth accounts*	$2
Replace Lost ATM/Debit Card		$5
Return Deposit Item - Domestic	*Check Returned Unpaid*	$20
Return Deposit Item - Foreign	*Check Returned Unpaid*	Varies – charge assessed by financial institution If depositor is also maker of the check, then $38
Rolled Coin Exchange		10% of total amount exchanged
Stop Payment	*Bill Pay, Check, Electronic Funds Transfer*	$25
Transfer	*Transfer from savings to cover overdraft balance in checking*	$10
Transfer – IRA Account		$30
U.S. Postal Change of Address		$5
Wire Transfers		
Wire Transfer *(Incoming)*		$10
Domestic Wire Transfer *(Outgoing)*		$25
Foreign Wire Transfer *(Outgoing)*		$40
Loan Product Fees		
ACH – Initiated via Telephone		$20 per loan payment