



## Regular & Business Savings Account Fees

Fee Type	Fee Amount	Account Type
<b>Savings Account Early Close Fee</b> Applies if account is closed within 60 days of the account being opened.	\$10.00	01
<b>Savings Account Excess Withdrawal Fee</b> Applied after you exceed your six FREE withdrawals per month on the account.	\$3.00 per Withdrawal	01,02
<b>Savings Account Inactivity Fee</b> Per Member Account Fee - Only applies if there are no monetary transactions for six consecutive months. Fee does not apply if member has an active Certificate, Loan, Credit Card, Christmas Club, IRA Savings, M.A.D.D. Savings, or Checking Account under the same member number.	\$5.00 per Month	01,02
<b>M.A.D.D. Account Minimum Balance Fee</b> Only applies if account has been opened for 60 days, and account balance is less than \$2500.00. The balance on the account will be drawn to zero, and the account will be closed.	\$5.00 per Month	09
<b>M.A.D.D. Account Excess Withdrawal Fee</b> Applied after you exceed your six FREE withdrawals per month on the account.	\$5.00 per Withdrawal	09
<b>Christmas Club Early Withdrawal Fee</b>	\$5.00 per Withdrawal	11

## Electronic Funds Transfer Fees

Fee Type	Fee Amount
<b>ACH Stop Payment Fee</b>	\$30.00 per Item
<b>Debit Card Withdrawal Non-sufficient Funds (NSF) Fee</b>	\$30.00 per Item
<b>Returned / Paid ACH Non-sufficient Funds (NSF) Fee</b>	\$30.00 per Item
<b>ATM Usage Fee</b> Fee is incurred when using ATMs that are not local Four Seasons FCU ATMs, and ATMs not affiliated with the AllPoint Network.	\$1.25 per Item Includes balance inquiries, transfers, and withdrawals.

## Regular & Business Checking Account Fees

Fee Type	Fee Amount	Account Type
<b>M.A.D.D. Plus Account Minimum Balance Fee</b> If balance on the account falls below \$1,000.00.	\$5.00 per Month	78, 98
<b>Inactive Checking Account Fee</b> If the balance is less than \$100 and no monetary transactions for six consecutive months.	\$5.00 per Month	All Checking
<b>Business Checking Monthly Service Fee</b> Average Daily Balance from \$0 - \$49,999.99 Average Daily Balance from \$50,000.00 or Greater.	\$10.00 per Month No charge.	73
<b>Second Chance Checking Account Service Fee</b>	\$8.00 per Month	79, 99
<b>Returned Check / Paid Non-sufficient Funds (NSF) Fee</b>	\$30.00 per Item	All Checking
<b>Overdraft Privilege Fee</b> Overdraft Privilege is not available on type 74 and 79 checking accounts.	\$30.00 per NSF Item	All Checking
<b>Overdraft Collection Fee</b> Applies when negative accounts are turned over to our collections department.	\$15.00 per Account	All Checking
<b>Stop Payment Fee on Single Item</b> <b>Stop Payment Fee on Sequential Items</b>	\$30.00 per Item \$60.00 for Range of Items	All Checking
<b>In-House Check Printers Fee</b>	\$5.00 per Sheet of Four	All Checking
<b>Check Copy Fee</b> Fee is for any type of check copy request.	\$2.00 per Copy	All Checking
<b>Debit Chip Card Replacement Fee</b> <b>Debit Chip Card Replacement Fee (Rush Processing)</b> <b>Debit Chip Card Replacement Fee (Rush Processing + Next Day Shipping)</b>	\$15.00 per Card \$45.00 per Card \$95.00 per Card	All Checking

## Other Service Fees

Fee Type	Fee Amount
<b>Account Research / Reconciliation Fee</b> <small>Minimum One Hour</small>	\$15.00 per Hour
<b>Statement Copy Fee &amp; Document Preparation Fee</b>	\$5.00 per Copy (up to 50 pages; \$0.10 per page thereafter)
<b>Year-End Dividend or Interest Statement/Inquiry Fee</b> <small>Applies if member receives a printed inquiry, screen, statement, or 1099 form.</small>	\$3.00 per Statement/Inquiry
<b>Wire Transfer Fee (Domestic)</b> <b>Wire Transfer Fee (International)</b> <small>Applies to both incoming and outgoing wires.</small>	\$10.00 per Wire \$45.00 per Wire
<b>Loan Payment Returned Check Fee</b>	\$30.00 per Check
<b>Cashier's Check Fee</b>	\$5.00 per Check
<b>Money Order Fee</b>	\$2.00 per Money Order
<b>FastTrack Phone Access Fee</b> <small>Fee is charged after member uses their 8 FREE calls to FastTrack per month. Fees will be withdrawn from checking account types first, and if funds are unavailable, fee will pull from available funds in savings account types 01, 02, 09, or 11. If the fee is not collected, the service will be deactivated.</small>	\$0.50 per Call
<b>FastTrack Reactivation Fee</b>	\$5.00 per Occurrence
<b>Deposited Item Return Fee</b>	\$5.00 per Item
<b>Garnishment / Levy</b>	\$10.00
<b>Self-Compromised Account Fee</b> <small>Occurs when a member voluntarily gives account information resulting in the opening of a new account.</small>	\$25.00 per Account
<b>Undeliverable Mail Fee</b> <small>Fees will be withdrawn from checking account types first, and if funds are unavailable, fee will pull from available funds in savings account types 01, 02, 09, or 11.</small>	\$5.00 per Second Consecutive Return of an Account Statement

Applicable fees within this Fee Schedule may draw an account down to a zero balance. Accounts with a zero balance may be closed according to the Truth in Savings (TIS) disclosure given to you at the time your account was opened. You may contact a member service representative if you need another copy of the TIS disclosure.



## About our Fees

At Four Seasons Federal Credit Union, we offer some of the most outstanding products and services available to you at very competitive rates. It shouldn't surprise you to know that we offer very competitive fees here at the credit union as well.

We have to charge our members fees out of necessity. Typically we have found that by being competitive, we offer some of the lowest fees around in comparison to other financial institutions. One of the benefits of your new membership in the credit union is that the fees collected, after the credit union's reserves and expenses are met, filter back down to you as a member in the form of dividends, better rates, and new products and services!



## How are Fees Determined?

Our fees are determined by both our management team and our Board of Directors, which provides an equal checks and balances system. If you have any questions, please contact one of our staff members at any location.



## Do our fees change?

Fees are subject to change at anytime. Notification of new or changes to existing fees will be announced prior to the changes taking effect in accordance with applicable law. Please periodically check our website, our quarterly newsletter, statement messages, special mailings, and lobby announcements for the latest information about changes or additional fees.