

FEE SCHEDULE

EFFECTIVE SEPTEMBER 2023

SAVINGS ACCOUNT FEES

FEE TYPE	FEE AMOUNT	ACCOUNT TYPE
SAVINGS ACCOUNT EARLY CLOSE FEE Applies if account is closed within 60 days of the account being opened.	\$10.00	01
SAVINGS ACCOUNT EXCESS WITHDRAWAL FEE Applies after you exceed your six FREE withdrawals per month on the account.	\$3.00/WITHDRAWAL	01, 02
SAVINGS ACCOUNT INACTIVITY FEE Per Member Account Fee—Only applies if there are no monetary transactions made by an account owner for six consecutive months. Does not apply if member has an active Certificate, Loan, Credit Card, Christmas Club, IRA Savings, Premium Savings or Checking Account under the same member number.	\$5.00/MONTH*	01, 02
PREMIUM SAVINGS ACCOUNT MINIMUM BALANCE FEE Only applies if account has been opened for 60 days, and account balance is less than \$2,500.00. the balance on the account will be drawn to zero, and the account will be closed.	\$5.00/MONTH*	09
PREMIUM SAVINGS ACCOUNT EXCESS WITHDRAWAL FEE Applies after you exceed your six FREE withdrawals per month on the account.	\$5.00/WITHDRAWAL	09
CHRISTMAS CLUB WITHDRAWAL FEE Applies when making any withdrawal from a Christmas Club account. On November 1, funds will automatically transfer to a Savings account where funds may be withdrawn without penalty.	\$5.00/WITHDRAWAL	11

CHECKING ACCOUNT FEES

FEE TYPE	FEE AMOUNT	ACCOUNT TYPE
PREMIUM / PREMIUM RDC CHECKING MINIMUM BALANCE FEE Applies if account balance falls below \$1,000.00.	\$5.00/MONTH*	78, 98
INACTIVE CHECKING ACCOUNT FEE Applies if there are no monetary transactions made by an account owner for six consecutive months.	\$5.00/MONTH*	ALL TYPES
BUSINESS CHECKING MONTHLY SERVICE FEE AVERAGE DAILY BALANCE FROM \$0—\$49,999.99 AVERAGE DAILY BALANCE FROM \$50,000.00 OR GREATER	\$10.00/MONTH* NO CHARGE	73
NEW LEAF / NEW LEAF RDC CHECKING SERVICE FEE	\$8.00/MONTH*	79, 99
RETURNED CHECK / PAID NON-SUFFICIENT FUNDS (NSF) FEE	\$30.00/PRESENTMENT	ALL TYPES
COURTESY PAY FEE Courtesy Pay is not available on Type 79 and 99 checking accounts.	\$30.00/PRESENTMENT	ALL TYPES
OVERDRAFT COLLECTION FEE Applies when negative accounts are turned over to our collections department.	\$15.00/ACCOUNT	ALL TYPES
STOP PAYMENT FEE ON SINGLE ITEM STOP PAYMENT FEE ON SEQUENTIAL ITEMS (LOST/STOLEN CHECKBOOK)	\$30.00/ITEM \$60/RANGE OF ITEMS	ALL TYPES
FSFCU VENDOR CHECK ORDERS Senior Choice Checking accounts are allowed one free box of basic checks per calendar year.	VARIES BY STYLE/QTY.	ALL TYPES
COUNTER CHECK FEE	\$5.00/SHEET OF 4	ALL TYPES
DEBIT / CREDIT CARD REPLACEMENT FEE (INSTANT OR MAILED) WITH RUSH PROCESSING BY MAIL WITH RUSH PROCESSING BY MAIL & EXPRESS SHIPPING	\$15.00/CARD \$45/CARD \$95/CARD	ALL TYPES

ELECTRONIC FUNDS TRANSFER FEES

FEE TYPE	FEE AMOUNT
ACH STOP PAYMENT FEE	\$30.00/PRESENTMENT
DEBIT CARD WITHDRAWAL NON-SUFFICIENT FUNDS (NSF) FEE	\$30.00/PRESENTMENT
RETURNED / PAID ACH NON-SUFFICIENT FUNDS (NSF) FEE	\$30.00/PRESENTMENT
ATM USAGE FEE Applies when using a non-Four Seasons FCU ATM or a non-AllPoint Network ATM. Other ATM providers may charge additional surcharge fees. This fee applies to all balance inquiries, transfers, and withdrawals.	\$1.25/TRANSACTION

FEE SCHEDULE

OTHER SERVICE FEES

FEE TYPE	FEE AMOUNT
ACCOUNT RESEARCH / RECONCILIATION FEE Minimum of one (1) hour.	\$15.00/HOUR
STATEMENT COPY	\$5.00/STATEMENT PERIOD Covers up to 50 pages; \$0.10/page after
INQUIRY FEE Applies if member receives a printed inquiry or screen.	\$3.00/INQUIRY
TELEPHONE INQUIRY FEE Applies if member asks for account balances or statement history via a telephone call.	\$3.00/INQUIRY
DOMESTIC WIRE TRANSFER FEE INTERNATIONAL WIRE TRANSFER FEE	\$10.00/WIRE \$45.00/WIRE
IN-HOUSE FEE Half-price for Senior Choice Checking accounts.	\$5.00/CHECK
MONEY ORDER FEE Half-price for Senior Choice Checking accounts.	\$2.00/MONEY ORDER
FAST TRACK FEE Applies after member uses their 8 FREE calls per month. Fee will pull from checking account(s) first, and if funds are unavailable will pull from funds your savings account(s). If fee is not collected, service will be deactivated.	\$0.50/CALL
FAST TRACK REACTIVATION FEE	\$5.00
DEPOSITED ITEM RETURN FEE	\$30.00/PRESENTMENT
GARNISHMENT / LEVY	\$10.00/OCCURRENCE
SELF-COMPROMISED ACCOUNT FEE Occurs when member voluntarily gives account information resulting in the opening of a new account.	\$25.00/ACCOUNT
UNDELIVERABLE MAIL FEE Fee will pull from your checking account(s) first, and if funds are unavailable will pull from funds in your savings account(s). Fee applies per second consecutive return of an account statement.	\$5.00/2ND RETURN
NOTARY FEE	MAY CHARGE \$5.00
COPY FEE This fee will be assessed for members and non-members for any document where Four Seasons FCU is asked to make copies.	\$0.50/PAGE
FAXING FEE This fee will be assessed for members and non-members per fax.	\$3.00/FAX

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 that we offer very competitive fees here at our 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 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 OUR 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 YOUR FEES CHANGE?

Fees are subject to change at any time. 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, quarterly newsletter, statement, special mailings, and lobby announcements for the latest information about changes or additional fees.

THE FINE PRINT

Applicable fees within this Fee schedule may draw an account down to a zero balance. Accounts with a zero balance may be closed in accordance with the Truth-in-Savings (TiS) disclosure given to you at the time your account was opened. Contact our Member Service department if you need another copy of the TiS disclosure.

* Per month fees are posted to the account at the close of the last day of the month in which the fees apply. If unavailable funds prevent fees from posting, fees will be collected at any time in the following month(s) when funds become available.