



SCHEDULE OF FEES

Fee Disclosure Effective January 1, 2020

ATM and VISA® DEBIT CARD FEES

Card replacement.....	\$ 5
Card order rush request.....	\$ 60
Out of network transactions <i>(third party fees may apply)</i>	
- Non-CO-OP ATM withdrawals.....	\$ 2
- International Service Assessment.....	1% of amount

CHECKING ACCOUNT FEES

Business Checking.....	\$ 20 per month
Opportunity Checking.....	\$ 10 per month
Regular Checking.....	\$ 5 per month
<i>monthly fee waived with one of the following:</i>	
- \$500.00 or more daily balance	
- Under 18 or over 62 years of age	
Paper statements.....	\$ 2 per month

LOAN FEES

Car Fax.....	\$ 20
DMV processing.....	\$ 30
Internal loan refinance.....	\$ 50
Overnight payoff check processing.....	\$ 30
Payoff demand <i>(Real Estate)</i>	\$ 30
Reconveyance and Recording <i>(Real Estate)</i>	\$ 250

OVERDRAFT FEES

Overdraft Privilege.....	\$ 33
Overdraft Protection transfer from savings..	\$ 3

Reg D: maximum of six transfers per month

SAVINGS & CLUB ACCOUNT FEES

Holiday Saver early withdrawal penalty.....	\$ 30
Scholar Saver early withdrawal penalty.....	\$ 30
Summer Saver early withdrawal penalty.....	\$ 30
Paper statements.....	\$ 2 per quarter

SERVICE FEES

Cashier's/Official Check.....	\$ 8
Coin counter <i>(Business accounts only)</i>	10% of amount
EFT and ACH non-sufficient funds.....	\$ 35
Foreign item processing.....	\$ 30
Levies processing.....	\$ 50
Non-member check cashing (on-us/Official)..	\$ 10
Non-member official check exchange.....	\$ 20
Non-sufficient funds (NSF) check.....	\$ 35
Notary service <i>(For transacting non-CU business)</i>	\$ 15 per signature
Reg D excess transaction ¹ <i>(Phone transfers)</i>	\$ 5
Research of account.....	\$ 50 per hour with a min. charge of \$ 25
Returned deposit/loan payment check.....	\$ 20 per check
Stop payment.....	\$ 25 per item
Uncollected funds.....	\$ 35
Wire Transfers	
- Domestic.....	\$ 30
- International.....	\$ 60

FREE SERVICES

- Account History printout *(up to 6 months)*
- Bill Pay
- Coin Counter
- College eChecking *(Verification of Enrollment req.)*
- Consumer Loan Application
- CO-OP ATM withdrawals
- Copies of Paid Checks *(up to 6 months)*
- Counter Checks
- eStatements
- Falcon Fraud Protection
- IRA annual fee
- Loan Overdraft from FICU VISA®/Line of Credit
- Loyalty Checking with Direct Deposit
- Mobile Banking/App
- Mobile Deposit
- Notary Service *(for CU business)*
- Online Banking
- QuickTeller
- Returned Mail
- Statement Copies *(up to 6 months)*
- Verification of Deposit

Fees are subject to change. For updates: call us at (760) 352-1540, option 0, visit ficu.com or write to us at First Imperial Credit Union, Attn: Member Services, P.O. Box 3247, El Centro, CA 92244.

¹In compliance with Federal Banking Regulation D, you may make up to six transfers or withdrawals by means of a preauthorized, automatic, electronic or telephonic transfer to another account of yours or to a third party or by check, debit card or similar order to a third party during any calendar month. If you exceed the transfer limitations set forth above, your request may not be allowed and your account may be subject to a fee.