



SCHEDULE OF FEES

Effective March 1, 2023

ATM and VISA® DEBIT CARD

Card Replacement <i>(One free replacement per year)</i> ..	\$ 10
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 ACCOUNTS

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

BUSINESS ACCOUNTS

Business Checking.....	\$ 20 per month
Coin Counter.....	10% of amount

SAVINGS & CLUB ACCOUNTS

Holiday Saver Early Withdrawal Penalty.....	\$ 30
Scholar Saver Early Withdrawal Penalty.....	\$ 30
Summer Saver Early Withdrawal Penalty.....	\$ 30
Paper Statements.....	\$ 2 per quarter

OVERDRAFTS/NSF

EFT and ACH Non-Sufficient Funds.....	\$ 35
Non-Sufficient Funds (NSF) Check.....	\$ 35
Overdraft Privilege.....	\$ 33
Overdraft Protection transfer from savings..	\$ 3
<i>Reg D: maximum of six transfers per month</i>	
Uncollected Funds.....	\$ 35

LOANS

Car Fax.....	\$ 20
DMV.....	\$ 30
Expedited Payoff Check.....	\$ 20
Fast Cash.....	\$ 35
Home Equity Line of Credit Annual Fee.....	\$ 50
Payment by Phone/Text	
- PayTrace.....	\$ 10
- Message Pay.....	\$ 6.99
Payoff Demand <i>(Real Estate)</i>	\$ 30
Skip-A-Pay.....	\$ 35
Reconveyance and Recording <i>(Real Estate)</i>	\$ 250

ADDITIONAL SERVICES

Cashier's/Official Check.....	\$ 8
Levies Processing.....	\$ 50
Non-Member Check Cashing (on-us/Official)..	\$ 10
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
Wire Transfers	
- Domestic.....	\$ 30
- International.....	\$ 60

FREE SERVICES

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