



FAMILY SAVINGS BUSINESS SERVICES

BUSINESS SERVICES FEE SCHEDULE

Fees are subject to change. You may obtain an updated Fee Schedule at any time by visiting family.savingscu.com or by contacting your local FSCU branch.

BUSINESS SERVICES

Approved 11/20/2017, Revised, August 2021

Effective 01/28/2026

GENERAL EFEES

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Cash Purchased	Per \$100 - \$0.20	Over the Counter			\$1.00/each after 2 free per day
Coin Purchased	Per Roll - \$0.20	Checking Withdrawal Fee			\$10.00/each
Deposit Correction	\$5.00	Debit Card Replacement			\$10.00/each
Research Fee	\$25.00/hour	In-House Counter Check Fee			\$1.00/4 checks
Excessive Withdrawal Fee	\$1.00 each after 6 in a month	Wire Transfer Fee			\$20.00/outgoing \$10.00/incoming
Overdraft Privilege Fee	\$30.00/item	International Wire Transfer Fee			\$45.00/outgoing \$35.00/incoming
Stop Payment Fee	Share Draft/ACH \$30.00/item	Visa Gift Card			\$2.95/each
ACH Affidavit Fee	\$15.00	Cashier's Check Fee			\$2.00/each
Check Cashing Fee	\$3.00/item	Copy Fee			\$0.25/each
Share Draft Copy Fee	\$2.00/each	Money Order Fee			\$2.00/each
Statement Copy Fee	\$1.00/page				
BUSINESS/COMMERCIAL LOAN FEES					
Commercial Loan Doc Fee	\$100,000 or below \$100,000.01 - \$250,000 \$250,000.01 - \$500,000 \$500,000.01 - \$1,000,000 \$1,000,000.01 and up	\$200 \$300 \$400 \$500 \$750	Loan Origination		Up to 1% of loan amount
RETURNED ITEMS					
Returned Deposit Item	\$15.00/item		Monthly Service Fee If average daily balance = less than \$1,500 per month		\$10.00
Returned Item Fee – ACH	\$30.00/item		**Dormant/Inactive Fee		\$5.00/month
Return Item Fee – Bill Pay Service	\$30.00/item		Account Re-Open Fee		\$25.00
SHARE CERTIFICATES					
<ul style="list-style-type: none"> The annual percentage yield and interest rate assume that interest is to be added to the principal and remain in the account until the maturity of the certificate. A withdrawal will reduce earnings. The dividend period for Share Certificates is equal to the period for which interest is credited. 					
Maturity	Interest Rate	Annual Percentage Yield	Compounded	Credited	
180 Days	3.650%	3.70%	Maturity	Maturity	
12 Months	3.360%	3.40%	Quarterly	Quarterly	
18 Months	3.310%	3.35%	Quarterly	Quarterly	
24 Months	2.970%	3.00%	Quarterly	Quarterly	
36 Months	3.600%	3.65%	Quarterly	Quarterly	
48 Months	3.600%	3.65%	Quarterly	Quarterly	
60 Months	3.600%	3.65%	Quarterly	Quarterly	

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