

## BUSINESS SERVICES FEE SCHEDULE

Fees are subject to change. You may obtain an updated Fee Schedule at any time by visiting [familysavingscu.com](http://familysavingscu.com) or by contacting your local FSCU branch.

Approved 11/20/2017, Revised, August 2021

Effective 12/16/2025

GENERAL FEES				
Cash Purchased	Per \$100 - \$0.20	Over the Counter	\$1.00/each after	
Coin Purchased	Per Roll - \$0.20	Checking Withdrawal Fee	2 free per day	
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	\$200	Loan Origination	Up to 1% of loan amount
	\$100,000.01 - \$250,000	\$300		
	\$250,000.01 - \$500,000	\$400		
	\$500,000.01 - \$1,000,000	\$500		
	\$1,000,000.01 and up	\$750		
RETURNED ITEMS			SHARE ACCOUNT FEES	
Returned Deposit Item	\$15.00/item	Monthly Service Fee	\$10.00	
		If average daily balance = less than \$1,500 per month		
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"><li>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.</li><li>The dividend period for Share Certificates is equal to the period for which interest is credited.</li></ul>				
Maturity	Interest Rate	Annual Percentage Yield	Compounded	Credited
180 Days	4.090%	4.15%	Maturity	Maturity
12 Months	3.940%	4.00%	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

\*\* Account is considered dormant/inactive if no activity has occurred within 12 months.