

## 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 01/28/2026**

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	Loan Origination		Up to 1% of loan amount
	\$100,000.01 - \$250,000			
	\$250,000.01 - \$500,000			
	\$500,000.01 - \$1,000,000			
	\$1,000,000.01 and up			
RETURNED ITEMS		SHARE ACCOUNT FEES		
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"><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	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

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