

Schedule of Fees and Charges

Accounts	Fee
Overdraft – Courtesy Pay (items paid resulting in a negative balance)	\$32 each occurrence
Non-sufficient Funds (items returned unpaid)	\$32
Stop Payment with a Phone Representative	\$32
Stop Payment set-up Through Online Banking	\$10
Return Deposit Item	\$32
Copy of: Check, Statement, Account History	\$10
Replacement of Official Check	\$5
Account Research	\$20 per hour
Official Check Withdrawal	\$5
Member Number Change (one free per year)	\$10
Money Market or Savings Account Withdrawals (in excess of 6 per month)	\$32
Check Printing	Varies by style
Temporary Checks	\$2.50 for 4
Club Account Early Withdrawals	\$10
ATM Card	Fee
ATM Withdrawal from Savings	\$1 after 6th withdrawal per month
Replacement Card	\$10
ATM Withdrawals (out of network)	Subject to fee by other financial institution
ATM Card Restricted Access	\$5 (1st & 2nd re-activation) \$20 (3rd and each additional re-activation)
Express Mail for Plastic Cards or PIN	Subject to carrier & card processor
Visa® Check/Debit Card	Fee
Replacement Debit Card	\$10
ATM Withdrawals (out of network)	Subject to fee by other financial institution
Visa® Check Card Restricted Access	\$5 (1st & 2nd re-activation) \$20 (3rd and each additional re-activation)
Express Mail for Plastic Cards or PIN	Subject to carrier & card processor
General	Fee
Domestic Wire	\$25
Change of Address (if notified by post office)	\$5
Bad Mailing Address on File	\$5 per month
Money Orders	\$2.50
Skip-a-Pay / Payment Reversal	\$30
Online Banking (transfers to other financial institutions)	\$1
Dormant Account (over one year without activity)	\$10 per month
Bill Payer	Fee
Check Copy	\$10
Correspondence Sent Express Mail	\$15
Special Report(s)	\$25
Special Research (6 months or more)	\$20
Payment Modification by InFirst FCU (per member request)	\$25
Stop Payment	\$32
Non-sufficient Funds	\$32
Cancellation for Payment Before Disbursement (per request)	\$7.50
Payment Returned due to Member Error	\$5
Safe Deposit Box (King George Branch Only)	Fee
Annual Fee	
3" x 5"	\$35
3" x 10"	\$60
5" x 10"	\$85
7" x 10"	\$110
10" x 10"	\$135
Late Charge	\$20
Replacement Key	Up to \$100
Drill Box	Up to \$250