

Personal Account Fee Schedule

Account Fees

Savings/Value Below Minimum Balance.....	\$3.00
ValuePlus Below Minimum Balance.....	\$5.00
ACH Origination Set-Up.....	\$10.00
ACH Transer-Outgoing bank-to-bank.....	\$2.00
Account # Change	\$25.00
Bad Address	\$10.00
Bill Pay Rushed-Electronic/Paper Check.....	\$5/\$20
Check Cashing.....	\$5.00*
*Non-member cashing floridacentral check	
Check Copy	\$4.00
Close Account (Within 90 days of opening).....	\$15.00
Document Copies/Fax	\$1.00
Escheat Fee	\$150.00*
*Per year of dormancy for 3rd, 4th & 5th year	
Foreign Collection Item	\$25.00
Garnishment/Levy.....	\$100.00
Inactive Account	\$15.00*
*After 12 months no member activity	
Interim Statement.....	\$4.00*
*Printout of transaction history	
IRA Early Closure - prior to age 59 1/2	\$25.00
IRA Transfer Outgoing	\$50.00
Medallion Signature Guarantee	No Charge*
*Members only, not available for non-members	
Notary (non-member fee).....	\$10.00*
*No Wills or POA's	
Official Check	\$5.00
Overdraft Transfer	\$5.00
Paid/Unpaid NSF Fee	\$35.00
Paper Statement.....	\$4.00*
*Excludes: Minor Saving, Rep, Payee & Saving/Loan Only Accounts	
Research-Per Hour.....	\$20.00
Returned ACH Origination.....	\$35.00
Returned/Deposited Item	\$15.00-\$35.00
Statement Copy	\$4.00
Stop Payment	\$35.00
Verification of Deposit.....	\$15.00
Wire-Incoming/Outgoing Domestic.....	\$25.00
Wire/Outgoing International	\$75.00

Money Market Account

Below Minimum Balance	\$10.00
Below Minimum Draft Amount	\$5.00
Excessive Draft.....	\$5.00

Debit/ATM Fees

ATM Deposit Adjustment	\$15.00
ATM Inquiry	
floridacentral Member at non-participating ATM.....	\$.50
ATM Withdrawal Fee	
floridacentral Member at non-participating ATM.....	\$2.00
Non-member card used at floridacentral ATM.....	\$3.50
Debit Card Replace Damaged Card	\$10.00
Debit Card Lost/Stolen	\$10.00
Rush Fee	\$25.00*

*Three (3) business day. Must sign for delivery

Credit Cards

Annual Fee	N/A
Cash Advance-Over the counter	\$5.00
Cash Advance-ATM Withdrawal.....	\$5.00*
*Additional fees may be charged by the ATM owner	
Cash Advance-Balance Transfer	2.75% or \$20*
*Whichever is greater	
Over Limit Fee	N/A
Late Payment Fee	\$10.00-\$27.00
Lots/Stolen Fee	\$15.00
Replace Damaged Card	\$10.00
Returned Payment Fee.....	\$27.00
Rush Fee	\$25.00

Loan Fees

Application Fee	No
Doc Stamps	Yes
Late Payment.....	5% of payment
Return Payment Fees.....	Up to \$40.00

Safe Deposit Box

Key Deposit	\$10.00
3 x 5.....	\$35.00*
3 x 10.....	\$50.00*
5 x 5.....	\$40.00*
5 x 10.....	\$70.00*
10 x 10.....	\$100.00*
*Annual rent	
Box Drilling	\$185.00
Replacement Key.....	\$20.00