

## BUSINESS FEE SCHEDULE

Effective as of May 1, 2023

### Accounts

<b>Business Savings</b> .....	No minimum balance fee
<b>Business Checking</b> .....	No minimum balance fee
	<i>Free Checks/ACH Clearing up to 75 per month<sup>5</sup></i>
	<i>Free Check Deposits up to 50 per month<sup>5</sup></i>
	<i>Free Debit Card Purchases (POS) up to 25 per month<sup>5</sup></i>
	<i>Free Change Orders up to \$100<sup>7</sup></i>
<b>Business Checking Plus</b> .....	\$20.00 per month <sup>1</sup>
	<i>Free Checks/ACH Clearing up to 150 per month<sup>6</sup></i>
	<i>Free Check Deposits up to 100 per month<sup>6</sup></i>
	<i>Free Debit Card Purchases (POS) up to 50 per month<sup>6</sup></i>
	<i>Free Change Orders up to \$100<sup>7</sup></i>
<b>Business Non-Profit Checking</b> ....	No minimum balance fee
	<i>No per item fees</i>
	<i>No change order fees</i>
<b>Money Market Account</b> .....	\$10.00 per month <sup>1,3</sup>
<b>Mega Money Market Account</b> .....	\$20.00 per month <sup>1,3,4</sup>
<b>Second Savings Account</b> .....	free account
<b>Christmas Club Savings Account</b> .....	free account

### Deposit Services

ACH Origination.....	\$10.00
Bad Address.....	\$10.00
Check Cashing for non-member.....	\$5.00
Check Copy.....	\$4.00
Dormant Account Fee.....	\$450.00
	<i>After 5 years no member activity or contact.</i>
Early Account Closure.....	\$25.00
	<i>If closed within 90 days of opening unless otherwise stated.</i>
External Transfer Fee – Outgoing.....	\$2.00
Foreign Collection Fee.....	\$25.00
Inactive Account Fee .....	\$20.00
	<i>After 12 months no member activity.</i>
Official Check.....	\$5.00
Overdraft Transfer Fee.....	\$5.00
NSF Fee.....	\$35.00
Paid NSF Fee.....	\$35.00
Paper Statement Fee.....	\$5.00 <sup>8</sup>
Research - Per hour.....	\$20.00
Return Deposit Item.....	\$15.00
Stop Payment.....	\$35.00
Verification of Deposit.....	\$20.00
Wire Fee.....	\$25.00
	<i>Incoming or outgoing domestic wire</i>

Wire Fee.....	\$75.00
	<i>Outgoing international wire</i>

### Card Services

ATM Deposit Adjustment.....	\$15.00
ATM Balance Inquiry.....	\$1.00
	<i>Floridacentral Member at a non-participating ATM</i>
ATM Fee.....	\$2.00
	<i>Floridacentral Member withdrawal at non-participating ATM</i>
ATM Fee.....	\$3.50
	<i>Non-member card withdrawal at Floridacentral ATM</i>
Debit Card Rush Fee.....	\$35.00
	<i>Three (3) business days. Must sign for delivery.</i>

### Online Services

Bill Payment Rush Electronic Payment.....	\$5.00
Bill Payment Rush Paper Payment.....	\$20.00

### Other Services

Garnishment/Levy.....	\$100.00
Notary Services.....	\$0.00
	<i>For members only. We do not notarize Wills or Power of Attorney</i>

### Safe Deposit Boxes

**Contents are NOT insured by Floridacentral Credit Union or NCUA. Size and availability vary by branch.**

Key Deposit.....	\$10.00
3x5.....	\$35.00 Rent per year
3x10.....	\$50.00 Rent per year
5x5.....	\$40.00 Rent per year
5x10.....	\$70.00 Rent per year
10x10.....	\$100.00 Rent per year
Box Drill Fee.....	\$185.00
Lost Key Fee.....	\$20.00

### No Charge for Floridacentral Members

Online and Mobile Banking | eStatements | Bill Pay  
Account Alerts | Card Controls | Debit Card Replacement  
Transactions at Floridacentral and Publix Presto! ATMs

<sup>1</sup> Minimum balance fee applies. Waived with \$2,500 daily minimum balance.

<sup>2</sup> Minimum balance fee applies. Waived with \$40,000 daily minimum balance.

<sup>3</sup> Excess Draft Fee \$5.00 for each check or draft in excess of three (3) per month.

<sup>4</sup> Early Account Closure Fee \$100.00 if closed within 90 days of opening.

<sup>5</sup> \$0.10 per item accumulated (analysis) fee thereafter.

<sup>6</sup> \$0.20 per item accumulated (analysis) fee thereafter.

<sup>7</sup> \$0.05 per \$100 thereafter.

<sup>8</sup> Paper Statement Fee Applies. Waived when enrolled in eStatement (electronic statement delivery). Fee applies for printed statement copies regardless of eStatement enrollment.