

BUSINESS FEE SCHEDULE Effective as of August 1, 2023

Accounts

Business Savings.....No minimum balance fee

Business Checking No minimum balance fee

Free Checks Clearing up to 75 per month¹

Free Check Deposits up to 50 per month¹

Free Debit Card Purchases (POS)

Free Change Orders up to \$100²

Business Checking Plus\$20.00 per month³

Free Checks Clearing up to 150 per month⁴

Free Check Deposits up to 100 per month⁴

Free Debit Card Purchases (POS)

Free Change Orders up to \$100²

Business Non-Profit Checking....No minimum balance fee

No per item fees

No change order fees

Money Market Account.....\$10.00 per month^{3,5}

Mega Money Market Account.....\$20.00 per month^{5,6}

Deposit Services

ACH Origination.....\$10.00

Bad Address.....\$10.00

Check Cashing for non-member.....\$5.00

Check Copy.....\$4.00

Escheat Account Fee.....\$450.00

After 5 years no member activity or contact.

Foreign Collection Fee.....\$25.00

Inactive Account Fee.....\$20.00

After 12 months no member activity.

IRA Transfer.....\$50.00

Outgoing to another institution.

Official Check.....\$5.00

Overdraft Transfer Fee.....\$5.00

NSF Fee.....\$35.00

Courtesy Pay Fee.....\$35.00

Paper Statement Fee.....\$5.00

Fee applies to statement copies and interim statement printouts regardless of eStatement enrollment. \$5 Paper Statement Fee is waived when enrolled in eStatements.

Research - Per hour.....\$20.00

Return Deposit Item.....\$15.00

Stop Payment.....\$35.00

Verification of Deposit.....\$20.00

Wire Fee.....\$25.00

Incoming or outgoing domestic wire

Wire Fee.....\$75.00

Outgoing international wire

Card Services

ATM Deposit Adjustment.....\$15.00

ATM Balance Inquiry.....\$1.00

Floridacentral Member at a non-participating ATM

ATM Fee.....\$2.00

Floridacentral Member withdrawal at non-participating ATM

ATM Fee.....\$3.50

Non-member card withdrawal at Floridacentral ATM

Debit Card Rush Fee.....\$35.00

Three (3) business days. Must sign for delivery.

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

For members only. We do not notarize Wills or Power of Attorney

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

¹ \$0.10 per item accumulated analysis fee thereafter.

² \$0.05 per \$100 accumulated analysis fee thereafter.

³ Below Minimum Balance Fee waived when this account maintains a daily minimum balance of \$2,500.

⁴ \$0.20 per item accumulated analysis fee thereafter.

⁵ Excess Draft Fee \$5.00 for each check or draft in excess of three (3) per month.

⁶ Below Minimum Balance Fee waived when this account maintains a daily minimum balance of \$40,000.