

PERSONAL FEE SCHEDULE

Effective as of July 20, 2026

Accounts

Monthly Account Fee.....\$5.00 per month
\$5.00 Monthly Fee is waived under any of the following conditions except for the Compass Checking¹ and Free Checking⁷ Accounts.

- The first 60 days for new accounts **or**
- Primary member is under the age of 24 **or**
- Cumulative monthly average balance of \$500 or more across all checking, savings, IRAs, Certificate of Deposit, and Christmas Club accounts. **or**
- Total monthly direct deposits of \$500 or more in checking and/or savings accounts **or**
- You have an active loan, mortgage, or credit card. Line of credit or home equity line of credit must have a balance. Credit cards must have a balance or a transaction in the last three (3) billing cycles.

Money Market Account.....\$10.00 per month^{2,3}

Mega Money Market Account.....\$20.00 per month^{3,4}

Account 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
<i>After 5 years no member activity or contact.</i>	
Foreign Collection Fee.....	\$25.00
Inactive Account Fee.....	\$20.00
<i>After 12 months no member activity.</i>	
IRA Transfer.....	\$50.00
<i>Outgoing to another institution.</i>	
Official Check.....	\$5.00
Overdraft Transfer Fee.....	\$5.00 ⁶
NSF (Returned Item) Fee.....	\$35.00 ^{5,6}
Courtesy Pay (Paid Overdraft) Fee.....	\$35.00 ⁵
Paper Statement Fee.....	\$5.00 ⁶
<i>Fee applies to statement copies and interim statement printouts regardless of eStatement enrollment. \$5 Paper Statement Fee is waived under any of the following conditions:</i>	
• When enrolled in eStatements • Primary member is age 55 and older.	
Research - Per hour.....	\$20.00
Return Deposit Item.....	\$15.00
Share Branch Fee.....	\$2.00
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.</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

¹ For Compass Checking only, the Monthly Fee is waived when five (5) or more transactions post during the dividend period. Transactions are any member generated account activity including deposits or withdrawals made by cash, check, debit card, direct deposit, ACH, or wire.

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

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

⁴ Below Minimum Balance Fee waived when this account maintains a daily minimum balance of \$40,000.

⁵ Overdraft Fee Transaction Categories - The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.

⁶ For the Compass Checking only, Overdraft Transfer and NSF Fees are waived. Paper Statement Fees are reduced to \$2.00

⁷ Free Checking is conditioned on the election and continued enrollment to receive electronic statements (eStatements) and communication.