

BUSINESS FEE SCHEDULE

Effective as of July 20, 2026

Accounts

Business Savings	No minimum balance fee
Business Checking	No minimum balance fee
Free Checks Clearing up to 75 per month ¹	
Free Check Deposits up to 50 per month ¹	
Free Debit Card Purchases (POS)	
Free Change Orders up to \$100 ²	
Business Checking Plus	\$20.00 per month ³
Free Checks Clearing up to 150 per month ⁴	
Free Check Deposits up to 100 per month ⁴	
Free Debit Card Purchases (POS)	
Free Change Orders up to \$100 ²	
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
<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
NSF Fee.....	\$35.00
Courtesy Pay Fee.....	\$35.00
Paper Statement Fee.....	\$5.00
<i>Fee applies to statement copies and interim statement printouts regardless of eStatement enrollment. \$5 Paper Statement Fee is waived when enrolled in eStatements.</i>	
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.</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 \$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.