

Personal Account Fee Schedule

Account Maintenance Fees

Savings/Value Below Minimum Balance \$3.00

Credit Cards

Annual Fee N/A
 Over Limit Fee N/A
 Late Payment Fee \$10.00-\$27.00
 Lost/Stolen Fee \$15.00
 Replace Damaged Card \$10.00
 Returned Payment Fee \$27.00
 Rush Fee \$25.00

Debit/ATM Fees

ATM Deposit Adjustment \$15.00
 ATM Inquiry
 floridacentral Member at a 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 Damaged \$10.00
 Debit Card Lost/Stolen \$15.00
 Rush Fee \$25.00*

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

Loan Fees

Application Fee No
 Doc Stamps Yes
 Late Payment 5% of payment
 Return Payment Fees \$35.00

Miscellaneous Fees

ACH Origination Set-Up \$10.00
 ACH Transfer – Outgoing Bank-to-bank \$2.00
 Account # Change \$25.00
 Account Research/Hour \$20.00
 Bad Address \$5.00
 Bill Pay Rushed - Electronic/Paper Check \$5/\$20
 Check Cashing \$5.00*
 *Non-member cashing floridacentral check
 Check Copy \$4.00
 Closed Account/Early \$15.00
 Continuous Overdraft \$5.00
 Document Copies/Fax \$1.00
 Dormant Account \$5.00
 Escheat Fee \$150.00*
 *per year of dormancy for 3rd, 4th, & 5th year
 Foreign Collection Item \$25.00

Miscellaneous Fees continued

Garnishment/Levy \$100.00
 Interim Statement \$4.00*
 *Printout of transaction history
 IRA Early Closure – prior to age 59 ½ \$25.00
 IRA Transfer Outgoing \$50.00
 Medallion Signature Guarantee No charge*
 *Members only
 Money Orders \$4.00
 Notary (for non-members) \$10.00*
 *No wills or POA's
 NSF (Returned) \$35.00
 Official Checks \$5.00
 Overdraft Transfer \$5.00
 Paid Overdraft \$35.00
 Paid POS – Debit Card Purchase \$35.00
 Paper Statement \$4.00*
 *Excludes, Minor, Rep Payee, and Savings/Loan Only Accts
 Returned ACH Origination \$35.00
 Returned Deposited Item \$20.00
 Returned Deposit Item Self-to-Self \$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

Mortgages

Application Fee N/A
 Application Fee Portfolio \$850.00
 Appraisal Fee \$350 - \$450
 Credit Report \$20 –\$35
 Subordination Fee \$250.00

Safe Deposit Box

Key Deposit \$10.00
 3x5 \$20.00*
 3x10 \$40.00*
 5x5 \$30.00*
 5x10 \$65.00*
 10x10 \$85.00*
 *Annual rent
 Box Drilling \$185.00
 Replacement Key \$20.00