



focus

FEDERAL CREDIT UNION

Limits and Fees

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account. You are allowed one fee refund per calendar year.

Credit Union Membership	\$5.00 par value
--------------------------------	------------------

Share Savings Account Fees	
Savings Non-Sufficient Funds	\$30.00 per item

Checking Account Fees	
Fresh Start Checking	\$9.99 per month
Check Printing	Prices vary depending on style
Imaged Checks w/Paper Statement	\$5.00 per statement
Temporary Checks	No fee for initial account opening. Additional \$1.00 each, min. of 4 checks
Stop Payment	\$30.00 per item/\$40.00 per group of checks
Non-Sufficient Funds	\$30.00 per item
Uncollected Funds	\$30.00 per item
Check Copy	\$2.50 per item
Golden Oaks Checks	2 free boxes per calendar year-gray smoke duplicate only
Courtesy Pay	\$30.00 per item

Courtesy Pay fees may apply to checks/drafts, ACH debits, and Bill Pay online payments that bring your checking account balance negative. If you want The Focus Federal Credit Union (TFFCU) to authorize and pay overdrafts on your ATM and one-time point of sale check card transactions, you will need to opt-in.

Money Market Checking Account	
Balance Below Minimum Fee	\$2,500 minimum; \$15.00 per occurrence
Excess Withdrawal Fee	Six (6) per month with no fee; \$5.00 for each withdrawal after six (6)
Minimum Withdrawal Fee	Minimum is \$100; \$5.00 for each withdrawal below \$100.00

Regular Checking Account fees also apply, and fees could reduce earnings on account.

Other Service Fees	
Account Research	\$25.00 per hour, one (1) hour min.
Copy of Lien	\$10.00
Skip-A-Pay	\$40.00
Telephone Loan Payment by Check or Debit	\$10.00 per transaction by check/debit card
Loan Coupons	\$5.00 per book
Statement (Paper/Reproduced)*	\$3.00 per statement
Photo Copies	\$2.50 per page
Garnishments/Levies	\$30.00 each
Child Support Levy	\$20.00 each
Inactive Account	\$5.00 per month* *Less than \$100 and no activity for 14-months. Minor accounts excluded.
Returned Mail/Address/Statement	\$10.00 per month
Verification of Deposit	\$10.00 per request
Non-Member Share Check to Official Check	\$3.00 per check
Travelers Card	\$4.00 per card
Visa Gift Cards	\$2.50 per card
Fed Ex Overnight	Based on Charge
Check Cashing Fee	\$5.00 per transaction
Early Closed Account Fee	\$10.00 if the account is closed within 12 months of opening
Deposited Item Return	\$5 non-personal \$30 personal

It is the policy of TFFCU to cash checks at no charge, if you have at least one of the following:

- 1) An active TFFCU checking account
- 2) A TFFCU Certificate Account
- 3) A TFFCU Money Market Account
- 4) A TFFCU Loan

Bill Pay	
Non-Sufficient Funds	\$30.00 per item
Expedient Pay	\$14.95 per item
Same Day ACH Payment	\$9.95 per item
PopMoney Transfers	\$1.50 per item
Stop Pay	\$30.00 per item

Electronic Services	
ACH Stop Payment	\$30.00 per item
ACH Origination Returned Item	\$30.00 per item
Visa Debit/ATM Card Replacement	\$5.00 for each replacement card
Expedited Visa Debit/ATM Card	\$25.00
In Person/Over Phone PIN Replacement	\$2.50
Domestic Wire Transfer-Incoming	\$10.00 per wire
Domestic Wire Transfer-Outgoing	\$20.00 per wire, \$100 min.
ATM Image Capture	\$75.00 plus TFFCU cost to obtain per transaction
ATMs Surcharges and Network Fee Language	TFFCU will not impose a surcharge to you when you conduct transactions on ATMs we own and operate. ATMs owned and operated by other financial institutions may surcharge, including some TransFund network machines.