

Safe Deposit Boxes

Safe deposit boxes available at Brea, Huntington Beach, and Woodland Hills branches only.

SIZE • ANNUAL RENTAL • SPECIAL OFFERS

2" x 5"	\$40.00	FREE with minimum \$10,000 certificate balance
3" x 5"	\$45.00	FREE with minimum \$25,000 certificate balance or FPCU mortgage
5" x 5"	\$60.00	FREE with minimum \$25,000 certificate balance
3" x 10"	\$65.00	FREE with minimum \$75,000 certificate balance
5" x 10"	\$90.00	

(Not all sizes are available at all branches. Eligibility for free box may vary by location.)

Key Deposit **\$25.00** Refunded at time box is surrendered if all keys returned

Key Replacement **\$25.00**

Late Payment Fee
 30 Days **\$10.00**
 60 Days **\$15.00**

Forced Entry At Cost

Loan Fees

Consumer Loan Modification	\$150
Loan Document Re-draw	\$150
Returned Loan Payment	\$30
Payment deferment / Skip-a-Pay	\$25
Subordination	\$300
Mortgage Modification	\$400
Loan Payment	\$15

From other financial institutions by phone or by credit card



BR 0410 (5/2010)

Fee Schedule and Service Charges

As of 5.1.10

Free eBanking

Free eStatement

Free Bill Pay

Free eQuest,
Bank by phone



The Power of Partnership

800.950.7328 • www.fpcu.org

Fee Schedule and Service Charges As of 5.1.10

Entrance Fee <i>Fee charged to new members joining the Credit Union will be waived with initial deposit of \$25 or more.</i>	\$10.00	Copy of Statement, Official Check or Personal Check via eBanking <i>All Others [Per Copy] May include a Research Fee. 2 Personal Check copies provided without charge at member's request per statement.</i>	FREE \$10.00
Financial Partners ATM Transactions	FREE		
CU CO-OP ATM Transactions	FREE	Courtesy Pay Money Market Check [Each] <i>Over Regulation D limit of 3 per month</i>	\$29.00
CU Service Center Transactions	FREE*	Money Order [Each] <i>Fee is waived with FPCU Mortgage and first 3 per month FREE for members 55 years or older.</i>	\$5.00
Personalized Check Printing	At cost**	Return Deposit [Per Item]	\$29.00
Traveler's Cheques <i>Free Traveler's Cheques available with FPCU Mortgage.</i>	1.0%***	Overdraft Privilege [Per Item] <i>POS, ACH, DRAFT, ATM, Signature based, and Bill Pay</i>	\$29.00 w/ eNotices \$33.00 w/out eNotices
Traveler's Cheques for Two	1.5%***	Non-Sufficient Funds (NSF) [Per Item] <i>POS, ACH, DRAFT, ATM, Signature based, and Bill Pay</i>	\$29.00 w/ eNotices \$33.00 w/out eNotices
Traveler's Cheques Gift Checks [Per Check]	\$2.50	Official Check Fee [Per Check] <i>Fee is waived with FPCU Mortgage or \$20,000 combined household balances.</i>	\$8.00
Premier Money Market Savings & Money Market Checking With less than minimum balance [Per Month]	\$10.00	Notary Service [Per Signature] <i>Notary Service available at most branches. Call for locations. Free with FPCU Mortgage or \$20,000 combined household balances.</i>	\$10.00
Free Checking <i>Monthly Service Charge</i>	FREE	Minimum Share Balance Fee [Monthly] <i>Assessed on account holders 18 years or older who maintain a balance of \$99.99 or less and do not have eStatements or a checking account.</i>	\$5.00
Advantage Checking <i>With Direct Deposit or a \$1,500 minimum average monthly balance Without Direct Deposit or a \$1,500 minimum average monthly balance</i>	FREE \$10.00	Wire Transfer—Outgoing [Each] <i>Domestic Foreign</i>	\$30.00 \$40.00
Hi-Yield Checking <i>With Direct Deposit, a \$1,500 minimum average monthly balance and with eStatement enrollment Without Direct Deposit, a \$1,500 minimum average monthly balance and with eStatement enrollment</i>	FREE \$20.00	Stop Payment Requested via eBanking <i>Otherwise, Stop Payment [Each] Includes Checks, ACH and Bill Payment.</i>	\$15.00 \$30.00
Network ATM Transactions <i>With Advantage Checking</i>	\$3.00 FREE	Quarterly Dormant Account Fee <i>Accounts without activity for 18 months or longer.</i>	\$15.00
Quarterly Excess Withdrawal Fee [Each] <i>In excess of 5 Savings withdrawals per quarter. Excludes ATM withdrawals.</i>	\$3.00	Gift Card	\$4.00
Account Research [Per 1/2 Hour]	\$15.00	Account History	\$5 or Free in eBanking
Return Mail [Per Item Returned]	\$5.00	ATM Dep Adjustments (non FPCU ATMs)	\$15.00
Wire Transfer—Incoming [Each] <i>Domestic & Foreign</i>	FREE	Bad Address (monthly)	\$2.00
Levy Processing [Per Levy]	\$75.00	Check Cashing (waived with average share balance of \$100)	\$5.00
Overnight Delivery	\$15.00	Escheat (for each balance of \$50 and over)	\$2.00
ATM or Debit Card Replacement	\$5.00	International ATM Withdrawal	\$5.00
Overdraft Transfer Charge <i>Savings or line of credit—waived with FPCU Mortgage or combined deposits of \$20,000</i>	\$3.00	IRA accounts (outgoing transfer)	\$25.00
Verification of Deposits [Per Request]	\$10.00	Legal Process (to comply with levies, tax liens, subpoenas, etc. per page/form)	\$3.00
Manual Item and Bill Payment Processing Fee [Per Item]	\$10.00	Overdraft Privilege Write-off Share recovery fee	\$29.00
Collection of Foreign Items [Per Item] <i>Additional fees may be assessed by processing bank.</i>	\$25.00	Card Rush Orders	\$30.00
Account Information Letters [Per Letter] <i>i.e. specification, immigration, etc. May include Research Fee.</i>	\$10.00	Sales Draft Copy (debit/credit card)	\$10.00
Negative Balance (for 5 consecutive days)	\$30.00	Temporary Checks	\$1.00 per pg.
		Witness Fee	\$30.00
		Card Personalization	\$10.00

*Additional fees may be assessed by originating Credit Union

**Established by check printer

***Of the purchase