

Account History		per page	\$1.00
ACH Check copy - per check			\$10.00
ATM / Debit / VISA Card Replacement		1 free /12 mo - Additional	\$10.00
ATM Empty Envelope Deposit			\$15.00
ATM(per foreign Star transactions/inquiry)			\$1.50
Cash Advance - Using Non FBFCU credit card			\$20.00
Check by Phone	per check		\$10.00
Choice Checking		per month	\$4.95
Close Christmas Club			\$25.00
Close Share Draft within 6 months of opening			\$25.00
Coin Processing - <i>Member</i>			4%
Coin Processing - <i>Non- Member</i>			10%
Everyday Spend Card			\$7.50
Everyday Spend Reload			\$3.50
Inactive Account fee -balance under \$100 and 6 mo. w/o activity			\$10.00
IRA Termination			\$25.00
Late Fee		5% after 10 days, \$15.00 minimum	
Money Market Monthly fee balance falling below \$6,500.			\$10.00
Money Order / Cashers Check			\$4.00
Non Sufficient Funds -Fee applies when overdraft is created by check,overdraft priv., in-person withdrawal, ATM withdrawal, or other electronic means.			
			\$30.00
Non-Sufficient Fund Transfer from Sav.	per transfer		NO CHARGE
Notary - Member			NO CHARGE
Notary Non-Member	per item		\$2.00
Official Check other than self			\$4.00
Phone Transfer w/ staff person	Sav / Loan		\$2.00
Research or Reconcile Account		\$20.00/hr Min	\$15.00
Return Mail because of a incorrect address (per piece)			\$2.00
Returned Check - Deposit / Loan Payment			\$15.00
Statement Copy (per page)			\$1.00
Stop Payment -one item or block of checks			\$20.00
Tax Levy			\$45.00
VISA - set up fee	All		NO CHARGE
VISA Annual Fee	All		NO CHARGE
VISA Card center phone pymt	All		\$3.00
VISA Late Fee	All		\$25.00
VISA Statement Print (per page)	All		\$1.00
Wire Transfer Incoming			\$10.00
Wire Transfer Outgoing			\$25.00