

FIRST AMERICAN CREDIT UNION FEE SCHEDULE March 15, 2010

ATM/Debit Cards/Visa Cards	
ATM Foreign Terminal Use	3 free; \$1.50 thereafter
ATM Non-Member Transaction	\$2 per item
ATM Non-Sufficient Funds	\$28 per item
MAC PIN Re-Issue (No charge in person at Cranston or Milton)	\$5 per card
Debit Card Replacement	\$5 per card
Visa Gift Card – Member/Non Member	\$3 per card/ \$4 per card
CU Money Card	\$6 per card

Safe Deposit Box	
Key Drilling	Actual Costs
Lost Keys	1 key- \$10

Money Orders/ Cashier Checks/ Regular Checks	
Cashier Checks	\$3 per item
Check Cashing Fees: Less than \$100 on Deposit or 3 services/ Non member	\$5 per item
Money Order/ Check Stop Payment	\$28 per item
Money Order Copy/ Check Copy Fee	\$3 per item
Money Order Fee/ Non Member	\$2 per item/ \$4 per item
Returned Item: Checks deposited & returned all other	\$7 per item
Returned Item: Checks deposited & returned fraudulent or counterfeit	\$50 per item

Account Fees	
Account History	\$1 per page
Account Levies	\$60
Account Reconciliation Fee/ Research Fee	\$25 per hour
ACH Non-Sufficient Funds	\$28 per item
Closed Account Fee within 1 st 90 days	\$5
Dormant Account Fee	\$5 per month
Manual Check or Manual ACH Processing Fee	\$2 per item
Negative Balance over 3 days fee	\$3 per day until account brought positive
Non-Sufficient Funds Fee	\$28 per item
Overdraft Protection Transfers from Deposit Acct	\$2 per item
Statement Copy	\$3 per page
Teller Assisted Phone Transfers (FREE W/ TELEPHONE TELLER OR CU BANKING)	\$3 per item
Wire Transfers: Incoming	\$10
Outgoing	\$20
Foreign	\$65
Western Union	\$30

Dividend Checking and Get Checking Accounts	
Monthly Service Fee – Dividend Checking	\$4 per month if balance drops below \$200
Monthly Service Fee – Get Checking	\$5 per month

Money Market Checking Accounts	
Money Market Check Withdrawal Fee	\$2 per item over the limit of 6 per month
Money Market Minimum Transaction Amount Fee	\$2 per item cleared for less than \$250
Electronic Funds Transfer Fee	\$2 per item over monthly limit of 6 per acct.
Monthly Service Fee: Regular Money Market	\$5 per month when balance drops below \$2,500
Platinum Money Market	\$5 per month when balance drops below \$10,000

Miscellaneous Fees	
Bad Address Fee	\$3 per returned piece of mail
Check Printing Fee	Price varies by style and design
Collection Items	\$40 per item
Consumer Loan Subsequent Action Doc fee	\$35
Fax: Domestic	\$2.50 first page/\$1 each additional
International	\$2.50 first page/\$4 each additional
Foreign Currency Exchange Fee	May vary by amount of currency exchanged
Foreign Check Cashing Fee US Funds	\$4 per item
Foreign Check Cashing Fee Not in US Funds	\$7 per item plus any currency exchange
IRA Withdrawn Before 90 Days	\$25
Locking Night Deposit Bags	\$20 each
Mortgage Loan Subsequent Action Doc fee	\$100
Photocopies	\$0.25 per copy
Temporary Checks	\$5 per pack of 16
Zipper Deposit Bag	\$10 per item
Coin Counting Fee – Member/Non Member	Free/10% or maximum of \$12

FUNDS AVAILABILITY POLICY- First American Credit Union's general policy allows you to withdraw funds deposited in your account on the first business day after the day they receive a deposit. In some cases, there may be a delay to your ability to withdraw funds beyond the first business day. Then the funds will generally be available on the fifth business day after the day of deposit. Should a hold be placed on a deposit, you will receive written notice.

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