financial center ball state financial

BUSINESS SERVICE CHARGE SCHEDULE

BUSINESS SERVICES AND DEPOSIT ACCOUNTS

Member Services	
Account History Fee *(One Month)*	$5.00
Bad Address Fee	$5.00/Month
Check Copy Fee	$5.00
Check Printing Fee	Depends on Style
Express Mail Fee	$50.00
Inactive Account Fee	$5.00/Month
No Activity Past Twelve (12) Months, Balance Less Than $1,000	
Internal Collection Item Fee	Direct Cost
Loan Auto-pay *(ACH through FCFCU)*	FREE
Loan Online Pay	Subject to Processing Fee by Vendor
Loan Pay By Phone with Agent	$10.00
Loan Pay By Phone Automated	Subject to Processing Fee by Vendor
Non-Member Cashing Member Check	$10.00
Official Credit Union Check	$5.00
Official Credit Union Check *(Reissue of Consumer Check)*	$5.00
Postage Due Fees	$1.00 + Postage
Research/Statement Reconciliation	$30.00/Hour
Monthly Paper Statement Fee	$3.00
Statement Copy Fee	$5.00/Statement
Temporary Checks *(Pack of Four (4) Checks)*	$2.00
Wires (Managed by Financial Center)	
Incoming Wire Transfer Fee	$15.00
Incoming Non-Member Wire Transfer Fee	$25.00
International Outgoing Wire Transfer Fee	$70.00
Outgoing Wire Transfer Fee	$25.00
Returned Items	
Returned Deposit Item Written by Member	$29.00
Returned Online Loan Pay NSF	$29.00
Returned Online Loan Pay ANF	$5.00
Returned Check	
Check Returned Refer to Maker	$29.00
Check Returned UCF	$29.00
Overdraft Fee (Per Presentment)	
Courtesy Pay Fee *(Maximum Five (5)/Day)*	$35.00
NSF Fee *(Check, ACH or Debit Card)*	$29.00
Overdraft Transfer Fee	FREE
Stop Payment	
ACH Stop/Revocation of Authorization	$29.00
Official Credit Union Check Stop Payment Fee	$29.00
Check Stop Payment Fee	$29.00
Legal	
Abandoned Property Fee	$30.00
Legal Attachment or Garnishment Fees	$50.00
Legal Processing of Tax Levies	$50.00

Legal Research	$30.00/Hour
Legal Review of Power of Attorney, Trust Document	$50.00
Verification of Deposit	$25.00
Savings Accounts	
Deposit Relationship Fee	$3.00
Waived with $100 Aggregate Average Daily Balance or With a Checking Account	
Money Market Accounts	NO FEE*
Checking Accounts	
Business Elevated Checking	$15.00/Month
Average Daily Balance Above $5,000	NO FEE*
Business Checking	NO FEE*
Debit Card or ATM Card	
All Transactions at FCFCU ATMs	FREE
Card Inquiry Fee at Non-FCFCU ATM	$2.00
Card Transfer Fee at Non-FCFCU ATM	$2.00
Card Withdrawal Fee at Non-FCFCU ATM	$2.00
Card Withdrawal Fee - International	$3.00
Card Withdrawal Fee - POS	FREE
Erroneous Deposit Fee	$100.00
First Four (4) ATM Transactions from a Checking Account at Non-FCFCU ATMs	FREE
Reissue of Card	$10.00
Safe Deposit Box	
Drilling Box Fee	$150.00
Lost Key Fee	$150.00

Automated Clearing House	ACH

Account Not Found	ANF
Automated Teller Machine	ATM
Financial Center First Credit Union *Includes Ball State Financial*	FCFCU
Non-sufficient Funds	NSF
Point of Sale	POS
Uncollected Funds	UCF

*Other fees related to account activity, transactions, or services may apply. Refer to this full Business Fee Schedule.