financial center ball state financial

SERVICE CHARGE SCHEDULE

MEMBER SERVICES AND DEPOSIT ACCOUNTS

Member Services	
Account History Charge *(One Month)*	$5.00
Bad Address Charge	$5.00/Month
Check Copy Charge	$5.00
Check Printing Charge	Depends on Style
Express Mail Charge	$50.00
Inactive Account Charge *No Activity Past Twelve (12) Months, Balance Less Than $1,000*	$5.00/Month
Incoming Wire Transfer Charge	$15.00
Incoming Non-Member Wire Transfer	$25.00
Internal Collection Item Charge	Direct Cost
International Outgoing Wire Transfer	$70.00
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
Outgoing Wire Transfer Charge	$25.00
Postage Due Charges	$1.00 + Postage
Research/Statement Reconciliation	$30.00/Hour
Monthly Paper Statement Charge *Excluding Champion Checking and Stress Free Checking Accounts*	$3.00
Statement Copy Charge	$5.00/Statement
Temporary Checks *(Pack of Four (4) Checks)*	$2.00
Returned Items	
Returned Check or Electronic Bill Payment	$29.00
Returned Person to Person Payment	$29.00
Returned Deposit Item Written by Member	$29.00
Returned Online Loan Pay NSF	$25.00
Returned Online Loan Pay ANF	$5.00
Returned Check	
Check Returned Refer to Maker	$29.00
Check Returned UCF	$29.00
Overdraft Charge *(Per Presentment)*	
Courtesy Pay Charge *(Maximum Five (5)/Day)*	$35.00
NSF Charge *(Check, ACH or Debit Card)*	$29.00
Overdraft Transfer Charge	FREE
Stop Payment	
ACH Stop/Revocation of Authorization	$29.00
Official Credit Union Check Stop Payment Charge	$29.00
Check Stop Payment Charge	$29.00
Legal	
Abandoned Property Charge	$30.00

Legal Attachment or Garnishment Charges	$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 Charge *Waived with $100 Aggregate Average Daily Balance or With a Checking Account*	$3.00/Month
IRA Direct Transfer	$25.00
Holiday Saving Early Withdrawal Charge *(Per Withdrawal)*	$20.00
Money Market Accounts	FREE
Hideaway Savings Excessive Withdrawal Charge *More Than Three (3) Per Calendar Year*	$20.00

Checking Accounts

Champion Checking	$3.95/Month
Elevated Interest Checking	$15.00/Month
Average Daily Balance Above $5,000	FREE
Stress Free Checking	FREE

Debit Card or ATM Card

All Transactions at FCFCU ATMs	FREE
Card Inquiry Charge at Non-FCFCU ATM	$2.00
Card Transfer Charge at Non-FCFCU ATM	$2.00
Card Withdrawal Charge at Non-FCFCU ATM	$2.00
Card Withdrawal Charge - International	$3.00
Card Withdrawal Charge - POS	FREE
Erroneous Deposit Charge	$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 Charge	$150.00
Lost Key Charge	$150.00

Health Savings Account (HSA)

HSA Checking Maintenance Charge	$1.00/Month
HSA Direct Transfer	$25.00
HSA Investments Through Devenir	$36.00/Annually
HSA Paper Statement Charge *If minimum balance falls below $5,000*	$3.00/Statement
HSA Money Market Accounts	FREE

Automated Clearing House	ACH
Account Not Found	ANF
Automated Teller Machine	ATM
Financial Center First Credit Union *Includes Ball State Financial*	FCFCU
Health Savings Account	HSA
Individual Retirement Account	IRA
Non-sufficient Funds	NSF
Point of Sale	POS
Uncollected Funds	UCF