

Fee Schedule

Effective February 1, 2016

Checking Fees

Hold/Stop Post-dated Check	\$18.50	per check
Checking II Minimum Balance Fee	\$5.00	per month
Preferred Checking Minimum Balance Fee	\$7.00	per month
Preferred Checking Plus Membership Dues ²	\$5.00	per month
Check Printing Fee		prices may vary

Overdraft Privilege

Paid NSF Item ¹	\$27.50	each
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ATM/Debit Card Fees

Foreign ATM Fee	\$1.00	per transaction
Plastic Card Replacement Fee	\$5.00	each
PIN Replacement Fee	\$5.00	each
Plastic Card Special Order Fee	\$60.00	
International Transaction Fee	1%	of transaction
ATM/Debit Overdraft Fee	\$27.50	each

Return Items

Return NSF Item	\$27.50	each
Uncollected Funds Fee	\$27.50	each
Returned deposited item	\$13.00	each

Account Administration

Copy of Previous Statement	\$1.50	per month
Check Copy	\$2.00	per check
Fax Copy of Check or Statement	\$2.00	per document
ACH Copy/Research	\$2.00	per document
Dormant/Inactive Account Fee *	\$5.00	per year
Account Research	\$20.00	per hour
Document Retrieval	\$26.00	per box
Change of checking account type	\$10.00	each

Safe Deposit Box Fees

Box			
	3x5	\$15.00	per year
	3x10	\$30.00	per year
	5x10	\$45.00	per year
	10x10	\$75.00	per year
1 Key Lost ⁶		\$10.00	
Both Keys Lost ⁷		\$125.00	
Safe Deposit Box Late Payment Fee		\$10.00	per year

Wire Transactions

Outgoing Domestic Wire	\$15.00	per wire
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Online Banking Fees

EXPRESSnet Online Banking	FREE
EXPRESSnet Online Bill Payment Service (personal accounts only)	FREE
EXPRESS External Funds Transfer Service (\$10.00 minimum transaction amount)	See below
Incoming Transfers – all types	FREE
Outgoing Transfers – From You To You	
Standard ⁴ (\$0.00 - \$2,000.00)	\$3.00 per transaction
Std. ⁴ High Limit Transfer (\$2000.01 - \$15,000.00)	\$5.00 per transaction
Next Day Transfer ⁵ (\$0.00 - \$2,000.00)	\$5.00 per transaction
Outgoing PopMoney Transfers – From You To Other People	
Standard ⁴ (\$0.00 - \$5,000.00)	\$3.00 per transaction
Next Day ⁵ (\$0.00 - \$2,000.00)	\$5.00 per transaction
Non sufficient funds (NSF) fee for Online Bill Payment and/or EXPRESS External Transfer Service	\$27.50 per transaction

Business/DBA Fees

Checking I Account	\$10.00	per month
Checking II account	\$15.00	per month
EXPRESSnet Bill Payment	\$10.00	per month for 15 transactions; \$0.55 per transaction, thereafter

Miscellaneous Fees

Check Overdraft Transfer Fee	\$2.00	per day
EFT Overdraft Transfer Fee	\$2.00	per item
Stop Payment Fee	\$25.00	per item
Delete/Renew Stop Payment Fee	\$25.00	per item
Premier Money Management Account Excess Check Fee (over three per month)	\$15.00	per check
Travelers Cheques	\$1.00	per \$100.00
Travelers Cheques for Two	\$1.50	per \$100.00
Cashier's Check ³ (more than 2)	\$2.00	each
Visa Gift Card (\$10.00-\$1,000.00)	\$2.00	each up to 10
	\$4.00	each for quantities over 10
Coin Kiosk (Member)	FREE	
Coin Kiosk (Non-Member)	15% fee of total coin deposit	
Replace On Us Check with Cashier's Check (Non-Member)	\$5.00	per check

Credit Union EXPRESS24

Information Line

(636)728-3300

1-800-843-0769

(636) 728-3333

1-800-767-8880

www.firstcommunity.com

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

The fees appearing in this Schedule are accurate as of the effective date indicated. Please note that fees and terms are subject to change. For additional information, please call (636) 728-3333 or 1-800-767-8880, visit our website at firstcommunity.com, or visit your local branch.

* An account is considered dormant/inactive if it has had no activity (deposit/withdrawal/dividends, etc.) on the account for a 24 month period.

¹ Discretionary service based on account standing; limitations apply.

² Membership dues for Prime Partners is \$4.00 per month.

³ Service provided at no charge to Prime Partners, Preferred Checking Plus account holders, and First Rate Checking account holders.

⁴ Standard external transfer is three business days if transaction is requested through EXPRESSnet Online Banking by Midnight CST.

⁵ Next Business Day if transaction is submitted through EXPRESSnet Online Banking by 7:00PM CST

⁶ We cannot duplicate keys. You must close the box and be assigned a new box number.

⁷ Safe Deposit Box must be drilled by a locksmith.