



CONSUMER SERVICE COST SCHEDULE

As of 5/1/2024

SUNSHINE CHECKING

Monthly Subscription ¹	\$5.00/Month
Paper Statements ²	\$3.00/Month
SunShield (Overspend feature with subscription)	\$10.00/Occurrence
Under Utilization ³	\$5.00/Month

¹Monthly Subscription service cost applied if selected. Subscription includes overspend feature, SunShield.

²When not enrolled in eDocuments

³Assessed for members 25 and older after 6 consecutive months without one of the following:

- Receive a direct deposit during statement cycle
- Complete (post & clear) at least 10 *firstcu* debit card purchases
- Maintain a \$100 minimum daily account balance

SIMPLY FIRST CHECKING

Monthly Maintenance	\$10.00/Month
• \$10.00 monthly service cost is reduced to \$8.00 when enrolled in eDocuments OR receive a Direct Deposit during statement cycle	

MONEY MARKET

Monthly Maintenance	\$10.00/Month
• \$10.00 monthly service cost is waived when \$1,000 minimum money market daily account balance is maintained	

HEALTH SAVINGS ACCOUNT

Set Up	\$25.00/Account
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COURTESY PAY OVERDRAFT (CPO) PAID BY REQUEST

ATM, POS, ACH, Checks, Debit > \$5.00	\$20.00/Occurrence
ATM, POS, ACH, Checks, Debit ≤ \$5.00	\$0.00/Occurrence

ACCOUNT

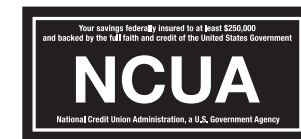
Check Printing	Varies by style
Closed Membership If closed within three (3) months of opening date	\$25.00/Account

Digital Banking - Bill Payment	FREE
Excess Transaction Limit Regular Savings, Additional Savings, and Money Market accounts are limited to six (6) transactions per calendar month from each account. Service cost is assessed for transactions that exceed this limit.	\$10.00/Account
Network ATM Usage • Withdrawals at any Network ATM are FREE • Network ATM is any FCU ATM or any ATM that is part of the CO-OP ATM Network	FREE
Non-Sufficient Funds - Overdraft (ATM, POS, ACH, Checks, Debit) Must opt-in for credit union to authorize and pay overdrafts on ATM transactions and non-recurring debit card transactions	\$20.00/Occurrence
Out-of-Network ATM Usage • First four (4) withdrawals per calendar month at any Out-of-Network ATM are FREE • Out-of-Network ATM is any non-FCU ATM or any ATM not part of the CO-OP ATM Network	\$4.50/Withdrawal
Overdraft Transfers Transfers made by FCU between member-designated internal accounts to cover overdraft transactions	\$5.00/Transaction
Post-Dated Checks	\$35.00/Checks
Returned Item	\$35.00/Occurrence
Stop Payment	\$20.00/Occurrence
OTHER SERVICES OFFERED	
Account History or Receipt Copy	\$2.00/Item
Account Research	\$20.00/Hour
Check Cashing for Non-Members	\$8.00/Check
Check Copies First six (6) check copies per calendar year are FREE with First Premier Checking	\$2.00/Check
Coin Counter - Glendale location only • Youth Members 19 and under • Senior Members 60 and over • Members with First Premier Checking	FREE
Coin Counter - All Other Members	6.5%
Coin Counter - Non-Members	10.0%
Deposit Item Returned for Non-Sufficient Funds	\$35/Occurrence
Escheatment/Unclaimed Funds	\$100.00/Account
FCU Official Checks	\$5.00/Check
FCU Official Check Copy	\$5.00/Check

Inactive Membership After (1) year of inactivity & account balance under \$100.00	\$10.00/Month
International Transactions Fee charged on transactions made in foreign countries and is calculated as a percentage of the total transaction amount, which takes into account the amount of the transaction plus the currency conversion rate in effect on the processing date.	2%/Transaction
Items Sent for Collection including Foreign Item Collection Checks can be sent out for collection if there are issues with normal processing. As each institution charges FCU a different fee, it is difficult to publish the exact fee amount. FCU will charge \$35.00 plus postage and third party costs for the processing involved in sending items out for collection.	\$35.00/Occurrence PLUS postage and third party fees, which vary depending on paying institution
Legal Processing	\$100.00/Item
Money Orders	\$3.00/Item
Returned Mail for Bad Address One-time service cost for each address change	\$5.00
Statement Copy	\$3.00/Item
Verification of Deposit Form Processing	\$10.00/Form
Visa® Card Replacement	\$5.00/Card
Visa® Card Replacement RUSH	\$25.00/Card
Visa® Card & PIN Replacement RUSH	\$50.00/Card & PIN
Wire Transfer - Outgoing Domestic	\$20.00/Transfer
Wire Transfer - Outgoing International	\$40.00/Transfer

Mailing Address: PO Box 820, Chandler, AZ 85244
Web Site: firstcu.net • **Email:** inquiries@firstcu.net
Account Info: (480) 756-5500 or Toll-Free (800) 732-6986

This credit union is federally insured by the National Credit Union Administration.



SEE BACK FOR LEGACY SHARE ACCOUNTS

LEGACY SHARE ACCOUNTS

FIRST PREMIER CHECKING

Monthly Maintenance	\$4.00/Month
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- \$4.00 monthly service cost is reduced to \$3.00 when enrolled in eDocuments OR receive a Direct Deposit during statement cycle
- \$4.00 monthly service cost is waived for members 24 and under OR 60 and over when enrolled in eDocuments OR receive a Direct Deposit during statement cycle
- \$4.00 monthly service cost is waived when you maintain a \$1,500 minimum daily account balance
- \$4.00 monthly service cost is waived when enrolled in eDocuments AND your choice of the following during statement cycle:
 - Receive a Direct Deposit
 - Pay a bill using **firstcu** bill pay
 - Complete (post & clear) at least 21 **firstcu** debit card purchases

FIRST ADVANTAGE CHECKING

Monthly Maintenance	\$4.00/Month
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- \$4.00 monthly service cost is waived AND out-of-network ATM fees up to \$5 each (with a limit of 4 per calendar year) are refunded with enrolled in eDocuments AND one of the following during each statement cycle:
 - Receive a Direct Deposit
 - Pay a bill using **firstcu** bill pay
 - Complete (post & clear) at least 21 **firstcu** debit card purchases
 - Maintain a \$1,500 minimum daily account balance
- \$4.00 monthly service cost is waived for members 24 and under OR 60 and over when enrolled in eDocuments OR received a Direct Deposit during statement cycle

HOLIDAY SAVINGS (BAFCU)

- \$5.00 withdrawal fee (waived once per year)