

**FRICK FINANCIAL FCU SCHEDULE OF SERVICE CHARGES / FEES**

Effective 2/13/2026

Service Charge / Fee	Service Charge / Fee
<b>Overdraft Protection Program</b>	<b>Early Membership Closure</b>
<i>Overdraft Automatic Transfers</i> \$5.00 / Item - 3 Free / Month	<i>Closed Par Value Share Within 90 Days of Opening</i> \$20.00
<i>Courtesy Pay</i> \$30.00 / Item	<b>Return Item</b>
<i>Negative Balance Fee</i> \$5.00 / Item	<i>Overdraft Due To Insufficient/Uncollected Funds</i> \$30.00 / Item
<b>Counter Checks</b>	<i>Return Check / Money Order / Origination</i> \$25.00 / Item
<i>1 Sheet Min.- 2 Sheet Max.</i> \$5.00 / Sheet	<b>Bad Address / Undeliverable Mail</b>
<b>Certified Cashier's Check</b>	<i>After 30 Days of Notification or Forwarding Time Expired</i> \$5.00 / Monthly
\$5.00 / Check	<b>Inactive Par Value Share Account</b>
<b>Third Party Corporate Checks</b>	<i>Inactive for 12 Months &amp; Balance &lt; \$50</i> \$5.00 / Month
\$5.00 / Check	<b>VISA® Prepaid Gift Card®</b>
<b>Money Orders</b>	\$3.00 / Card
\$1.00 / Item	<b>VISA® Debit Card</b>
<b>Draft Check Copies</b>	<i>Replacement Fee (Per Card)</i> \$10.00
\$5.00	<i>Expedited Card Fee</i> \$30.00
<b>Check Cashing for Non-Members</b>	<i>Foreign ATM Fee</i> \$3.00
<i>On-Us Items Only</i> \$5.00 / Item	<b>VISA® Credit Card</b>
<b>Wire Transfers</b>	<i>Replacement Fee (Per Account)</i> \$25.00
<i>Domestic (Incoming)</i> \$20.00	<i>Expedited Card Fee</i> \$30.00
<i>Domestic (Outgoing)</i> \$30.00	<b>Loan Services</b>
<i>International</i> \$40.00	<b>Guaranteed Asset Protection (GAP)</b>
<b>Account Reconciliation / Research</b>	\$600.00
<i>All / Part Of An Hour (1 Hour Minimum)</i> \$25.00 / Hour	<b>Mechanical Repair Coverage (MRC)</b>
<b>Statement Copy or Activity Printout</b>	Quoted Rate
\$5.00 / Statement Month	<b>Debt Protection - Life, Disability, Involuntary Unemployment</b>
<b>Stop Payments</b>	Quoted Rate
<i>Check / ACH / Electronic Check</i> \$15.00 / Item	<b>Mortgage / Home Equity Origination</b>
<i>Money Order (Lost / Replaced Only)</i> \$7.00 / Item	\$600.00 / Application
<b>Abandoned Account Processing (Escheatment)</b>	<b>Personal Loan Origination Fee</b>
\$200.00	\$150.00 /Application
<b>Garnishment / Levy Processing</b>	
\$100.00	