# FRICK FINANCIAL FCU SCHEDULE OF SERVICE CHARGES / FEES

*Effective 9/1/2026*

| | Service Charge / Fee |
|---|---|
| **Overdraft Protection Program** | |
| *Overdraft Automatic Transfers* | *$5.00 / Item - 3 Free / Month* |
| *Courtesy Pay* | *$30.00 / Item* |
| *Negative Balance Fee* | *$5.00 / Item* |
| **Counter Checks** | |
| *1 Sheet Min.- 2 Sheet Max.* | *$5.00 / Sheet* |
| **Certified Cashier's Check** | |
| | *$5.00 / Check* |
| **Third Party Corporate Checks** | |
| | *$5.00 / Check* |
| **Money Orders** | |
| | *$3.00 / Item* |
| **Draft Check Copies** | |
| | *$5.00* |
| **Check Cashing for Non-Members** | |
| *On-Us Items Only* | *$5.00 / Item* |
| | *$1,000 Maximum* |
| **Wire Transfers** | |
| *Domestic (Incoming)* | *$20.00* |
| *Domestic (Outgoing)* | *$30.00* |
| *International* | *$40.00* |
| **Account Reconciliation / Research** | |
| *All / Part Of An Hour (1 Hour Minimum)* | *$25.00 / Hour* |
| **Statement Copy or Activity Printout** | |
| | *$5.00 / Statement Month* |
| **Paper Statement** | |
| | *$3.00* |
| **Stop Payments** | |
| *Check / ACH / Electronic Check* | *$15.00 / Item* |
| *Money Order (Lost / Replaced Only)* | *$7.00 / Item* |
| **Abandoned Account Processing (Escheatment)** | |
| | *$200.00* |
| **Garnishment / Levy Processing** | |
| | *$100.00* |
| **Early Membership Closure** | |
| *Closed Par Value Share Within 90 Days of Opening* | *$20.00* |

| | Service Charge / Fee |
|---|---|
| **Return Item** | |
| *Overdraft Due To Insufficient/Uncollected Funds* | *$30.00 / Item* |
| *Return Check / Money Order / Origination* | *$25.00 / Item* |
| **Bad Address / Undeliverable Mail** | |
| *After 30 Days of Notification or Forwarding Time Expired* | *$5.00 / Monthly* |
| **Inactive Par Value Share Account** | |
| *Inactive for 12 Months & Balance < $50* | *$5.00 / Month* |
| **VISA® Prepaid Gift Card®** | |
| | *$3.00 / Card* |
| **VISA® Debit Card** | |
| *Replacement Fee (Per Card)* | *$10.00* |
| *Expedited Card Fee* | *$30.00* |
| *Foreign ATM Fee* | *$3.00* |
| **VISA® Credit Card** | |
| *Replacement Fee (Per Account)* | *$25.00* |
| *Expedited Card Fee* | *$30.00* |
| **Loan Services** | |
| **Guaranteed Asset Protection (GAP)** | |
| | *$600.00* |
| **Mechanical Repair Coverage (MRC)** | |
| | *Quoted Rate* |
| **Debt Protection - Life, Disability, Involuntary Unemployment** | |
| | *Quoted Rate* |
| **Mortgage / Home Equity Origination** | |
| | *$600.00 / Application* |
| **Personal Loan Origination Fee** | |
| | *$150.00 /Application* |
| **Repay** | |
| *ACH Payment (Self-Service)* | *Free* |
| *ACH Payment (Phone Assictance)* | *$5.00* |
| *Debit Card Payment (Self-Service)* | *$10.00* |
| *Debit Card Payment (Phone Assistance)* | *$15.00* |
| **Skip-A-Pay** | |
| | *$35.00* |
| *Maximum two skips per 12-month period, consecutive skips prohibited, interest continues to accrue* | |