

**FLORIDA STATE UNIVERSITY CREDIT UNION FEE SCHEDULE / DATE: NOVEMBER 15, 2018**

<b>FLORIDA STATE UNIVERSITY CREDIT UNION</b>	<b>Amount</b>	<b>Explanation</b>	
Excess Withdrawal Fee	\$1.00	per withdrawal for each withdrawal over three per month.	NOTE: There is a maximum of six (6) REG D withdrawals per month.
Main Share Low Balance Fee	\$2.00	per month if a \$250.00 minimum aggregate balance is not maintained and/or the member does not have a current loan balance or maintain a checking account	
<b>Other Fees (applicable to all accounts)</b>	<b>Amount</b>	<b>Explanation</b>	
IRA Termination Fee	\$30.00	per termination	
HELOC Termination Fee	\$50.00	per termination during the 5 year draw period	
Account Reconciliation Fee	\$15.00	per hour (1 hour minimum)	
Account Research Fee	\$15.00	per hour (1 hour minimum)	
Statement Copy Fee	\$2.00	per page	
Deposited Item Return Fee	\$30.00	per item	NOTE: Fee waived if returned check is written from a third party.
Items Sent for Collection Fee	\$15.00	per item	
Wire Transfer (incoming) Fee	\$5.00	per request	
Wire Transfer (outgoing) Fee	\$15.00	per request	
Wire Transfer (International) Fee	\$30.00	per transfer	
Cashier's Check Fee	\$3.00	per check	
Money Order Fee	\$2.00	per item	
PopMoney Fee	\$0.50	per transaction	NOTE: Transaction is to send or request funds, there is no fee for receiving funds through PopMoney.
Heartland One-Time ACH Loan Payment (Web or Phone)	\$0.95	per transaction	
Legal Process Fee	\$25.00	per process	
Inactive Account Fee	\$3.00	per month, after one (1) year and account under \$1,000.00	
Telephone Transfer Fee	\$2.50	per transfer	
Account Closure Fee	\$5.00	if closed within ninety (90) days	
Account Reopen Fee	\$25.00	if reopened within ninety (90) days	
Returned Mail Fee	\$5.00	per piece	
Gift Cheques Fee	\$3.00	per check	
Visa Gift Card	\$2.50	per card	
Credit Card Replacement Fee	\$10.00 \$25.00 \$50.00	first replacement second replacement third replacement	
Rush Shipping Fee for Credit, Debit or ATM Card	\$25.00	per card	
Re-direct (to Credit Union address) Fee for Credit, Debit or ATM Card	\$10.00	per card	
Verification Letter Fee	\$10.00	per item	
Temporary Checks	\$2.00	per pack (8 checks per pack)	
<b>Share Draft Account Fees</b>	<b>Amount</b>	<b>Explanation</b>	
Champion's Choice Draft Account Fee – Garnet Level	\$5.00	per month	NOTE: Fee waived if member is actively enrolled in estatements. Account level will be determined each month based on the past thirty days usage of products/service.
Share Draft Business Account Fee	\$8.00	per month (applies only to accounts opened prior to July 1, 2005)	
Bill Payer	\$7.95	per month	NOTE: This service is free for Platinum Checking, Booster Benefit, Alumni Advantage and TRUE Student Accounts.
Expedited Bill Payer Fee	\$9.95	per payment	
Copy of Cleared Draft Fee	\$3.00	per item if less than 1 year old (for items over 1 year old add \$15.00 per hour research fee)	
Stop Payment Fee	\$25.00	per request	
Non Sufficient Fund (NSF) Fee	\$32.00	per item	
Returned Check Fee	\$32.00	per item	
Overdraft Transfer Fee	\$3.00	per item	NOTE: Fee increases to \$32.00 per item if you exceed six (6) withdrawals per month (in accordance with REG D).
Courtesy Pay Protection Fee	\$32.00	per item	
Electronic Funds Transfer Account Fees			
Proprietary ATM Fee	\$0.00	When using an ATM owned by FSUCU or operating on CU24 Network	
Non-proprietary ATM Fee	\$0.75	each	NOTE: When you use an ATM not owned by us you may be charged a fee by the ATM operator and you may be charged a fee for a balance inquiry even if you don't complete a transaction.
ATM Inquiry Fee	\$0.75	each	
ATM Replacement Card Fee	\$5.00	each request	
<b>Credit Union Membership Fees</b>	<b>Amount</b>	<b>Explanation</b>	
Membership Fee	\$10.00	one time fee upon acceptance	

Federally Insured by NCUA

