

FLORIDA STATE UNIVERSITY CREDIT UNION FEE SCHEDULE / DATE: January 1, 2020

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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
Holiday Club Early Closure Withdrawal Fee	\$5.00	Holiday Club Accounts, all funds will be transferred to the member's draft account on or after November 1st of each year. If you make a withdrawal at ANY TIME before November 1st, ALL accrued interest will be forfeited, and the account will be closed.
Other Fees (applicable to all accounts)	Amount	Explanation
IRA Termination Fee	\$30.00	per termination
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	\$32.00	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
Pop Money Fee	\$0.50	per transaction NOTE: Transaction is to send or request funds, there is no fee for receiving funds through Pop Money.
Heartland One-Time ACH Loan Payment (Web or Phone)	\$0.95	per transaction
Legal Process Fee	\$25.00	per process
Levy or Garnishment*	\$50.00	occurrence
Escheatment to State due to Unclaimed Property Laws	\$50.00	occurrence (as permissible by State)
Inactive Account Fee*	\$5.00	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
Returned Mail Fee	\$5.00	per piece
Credit Card Replacement Fee	\$10.00 \$25.00 \$50.00	first replacement second replacement third replacement
Debit/ATM Replacement Card Fee	\$5.00	each request
Instant Issue Debit Card Fee	\$10.00	per card
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 (4 checks per pack)
Share Draft Account Fees	Amount	Explanation
Champion's Choice Draft Account Fee – Garnet Level	\$5.00	per month NOTE: Fee waived if the member is actively enrolled in e-statements. Account-level will be determined each month based on the past thirty days usage of products/service.
Bill Payor	\$9.95	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).
Manual Overdraft Transfer Fee	\$10.00	up to 5 items
Courtesy Pay Protection Fee	\$32.00	per item
Proprietary ATM Fee	\$0.00	when using an ATM owned by FSUCU or operating on CULIANCE
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	
Safe Deposit Box Fee - Annual Rental Fees (Pensacola Location 200 N Pace Blvd)	Amount	Explanation
Box 3x5	\$17.00	box
Box 3x10	\$25.00	box
Box 5x10	\$40.00	box
Box 10x10	\$50.00	box
Late Payment	\$5.00	per month
Key Replacement	\$25.00	up to \$25.00/Key
Drilling Box	Actual Drilling Cost	
Credit Union Membership Fees	Amount	Explanation
Membership Fee	\$10.00	one-time fee upon acceptance