

# Service Charge Schedule



Fees and Charges: This is part of the Rate and Fee Schedule which sets forth certain conditions, rates, fees and charges applicable to your accounts as of September 24, 2009. This schedule is incorporated into your Master Account Agreement with FAIRWINDS Credit Union.

3087 N. Alafaya Trail Orlando, FL 32826  
(407) 277-5045  
www.fairwinds.org

<b>FAIRWINDS Free Checking</b>	
Monthly Charge	No charge
Overdraft transfers	\$5 per day
<b>FAIRWINDS, Presto!, CU24 ATM transactions</b>	No charge
Out of network ATM transactions	\$2 each
<b>FAIRWINDS Simply Smarter Checking</b>	
Monthly Charge (with \$7,500 combined deposit and loan balance, or \$1,000 in savings and checking)	No charge
Monthly Charge (without \$7,500 combined deposit and loan balance, or \$1,000 in savings and checking)	\$10
<b>FAIRWINDS, Presto!, CU24 ATM and out of network ATM transactions</b>	No charge
Money Orders and Official Checks	No charge
<b>FAIRWINDS Interest Checking</b>	
Monthly Charge (with \$25,000 combined deposit and loan balance, or \$10,000 in savings and checking)	No charge
Monthly Charge (without \$25,000 combined deposit and loan balance, or \$10,000 in savings and checking)	\$25
<b>FAIRWINDS, Presto!, CU24 ATM and out of network ATM transactions</b>	No charge
Money Orders and Official Checks	No charge
<b>FAIRWINDS Services For All Accounts</b>	
ATM transactions at networks other than FAIRWINDS, Presto!, & CU24. (This fee is waived for Interest Checking & Simply Smarter Checking Accounts.)	\$2 each
ATM Surcharges for Non-Members	\$2.50 each
Bad Address	\$5 per month
Bill Payment Check Copy Fee	\$10 each (per check)
Debit Card Replacement	\$5 per replacement
Debit Card Foreign Currency Exchange Rate	2%
Account Reconciliation	\$20 per hour
Check Copies (Delivery of printed copies. No charge to view through FAIRWINDS Online.)	\$5 each
Coin-over 20 rolls per day	\$2 each
Coupon Redemption	\$50
Early Closing Fee (Within 30 days.)	\$15
Express Check Copies within one day (Delivery of printed copies. No charge to view through FAIRWINDS Online.)	\$10 each
Fax Service (local, per page)	\$1 each
Foreign Currency	Actual Cost plus \$5 per order
Garnishment/Levy Processing	\$100 each
Inactive Account (per month under \$500)	\$10 per month
Money Orders (This fee is waived for Interest, Simply Smarter, and Preferred Checking accounts)	\$4 each
Non-sufficient Funds (NSF) ACH, ATM, check, debit card	\$30 each
Official Checks (This fee is waived for Interest, Simply Smarter, and Preferred Checking accounts)	\$5 each
Notary Service For Members (This fee is waived for Interest & Simply Smarter Checking Accounts & all FAIRWINDS documents)	\$5 each (per visit)
Premium Holiday Account-Early Withdrawal (Prior to Nov. 1st or after Dec. 31st.)	\$5 each
Premium Overdraft Protection	\$30 per item
Savings (Share) Account Service Charge (cumulative deposit balance below \$50/month excluding checking)	\$5 month
Research	\$20 per hour
Return Items In Your Name	\$30 each

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Return Items From A Third Party	\$5 each
Statement Copies (Previous 3 months)	No Charge
Statement Copies (older than 3 months, per page, no charge for e-Statements)	\$5 each
Stop Payment-ACH, Issued Bill Payment, or check with available funds	\$15 each
Stop Payment-ACH or check with unavailable funds	\$30 each
Stop Payment Removal	\$10 each
Uncollected Funds	\$30 each
Wire Transfer - incoming domestic	\$10 each
Wire Transfer - incoming international	\$20 each
Wire Transfer - outgoing domestic	\$20 each
Wire Transfer - outgoing international	\$40 each
<b>24 Hour Services</b>	
Bill Payer	No Charge
Call 24	No Charge
e-Statements	No Charge
FAIRWINDS Online	No Charge
<b>Safe Deposit Services:</b>	
3x5	\$25 per year
3x10	\$50 per year
5x5	\$30 per year
5x10	\$75 per year
10x10	\$110 per year
Key Replacement	\$15 each
Drilling of Lock	Actual Cost
<b>Loan and Credit Card Services:</b>	
Credit Card Returned Check	\$30
Credit Card Late Fee (3 days past due)	\$35
Credit Card Over Limit Fee (over-limit by 1% or more of the credit line)	\$30
Credit Card Balance Transfer Fee	3%, \$5 minimum
Credit Card Cash Advance Fee	4%, \$10 minimum
Credit Card Foreign Currency Exchange Rate	2%
Loan Late Fee (7 days past due)-5% of monthly payment	\$5 minimum / no maximum
Lien Recording Fee (Vehicle Loan)	Actual Cost
Loan Extension Fee	\$25
Gap Vehicle Protection	\$395 / \$495
Letter of Credit	\$250
Mechanical Breakdown Protection	Actual Cost
Real Estate Application	\$95
Real Estate Assumption	\$150 each
Real Estate Closing	Actual Cost
Real Estate Conversion	\$250 each
Real Estate Points	Quoted Daily
Verification of Deposit	\$10 each
<b>Discontinued Products:</b>	
Basic Checking: Monthly Charge (with less than \$250 minimum daily balance)	\$5