Consumer Service Charge Schedule

Listed below is FAIRWINDS’ Service Charge Schedule, which sets forth certain conditions, rates, fees, and charges applicable to your accounts as of June 1, 2017. This schedule is incorporated into your Master Account Agreement with FAIRWINDS Credit Union.

Basic Checking
- Monthly Charge ................................................................. $10
- Waived with a total of $500 in monthly electronic deposit(s) (direct deposit, ACH, ATM or mobile check deposit), or a $10,000 average monthly combined deposit and loan balance (excluding credit cards), or an investment* account balance $10,000 or greater.

Preferred Checking
- Monthly Charge ................................................................. $25
- Waived with $25,000 average monthly combined deposit and loan balance (excluding credit cards), or an investment* account balance $25,000 or greater.

Student Checking
- Monthly Charge ................................................................. No Charge
- Only available to currently enrolled students between ages 13 to 24.
- Paper Statement Fee ......................................................... $2 per month
- Waived for members ages 13 to 17.

UCF Student Checking
- Monthly Charge ................................................................. No Charge
- Only available to currently enrolled UCF students.

$5K Savings Account
(This product is discontinued as of February 3, 2017.)
- Monthly Charge ................................................................. $10
- Waived with minimum $10 aggregate monthly automatic transfer from a FAIRWINDS checking account.
- Withdrawal Fee ................................................................. $10
- If balance < $5,000 or within 3 years of account opening.

Health Savings Account
- Account Set Up ................................................................. $10
- Additional and/or Replacement Debit Card ................................ $5
- Excess Contribution, per Return ........................................ $10 each
- Monthly Maintenance ......................................................... $2.50

Savings Accounts
- Money Market ................................................................. $12 per month
- Average monthly balance below $2,500.
- Premium Interest Money Market ......................................... $15 per month
- Average monthly balance below $10,000.
- Regular Savings ................................................................. $5 per month
- Waived with a $300 average monthly balance, or minimum $25 total monthly transfer/deposit to account, or $10,000 average monthly combined savings balance, or for Preferred Checking accounts.

Electronic Services
- Bill Pay ................................................................. No Charge
- Call 24 ................................................................. No Charge
- eStatements ................................................................. No Charge
- FAIRWINDS Online ........................................................ No Charge

Card Transactions
- ATM Transactions - AT FAIRWINDS and Presto! ................. No Charge
- ATM Transaction - Foreign ATM ....................................... $2.50 each
- ATM inquiries/withdrawals at ATMs other than FAIRWINDS and Presto!
- Waived for Preferred Checking accounts.
- Credit Card Balance Transfer Fee .................................... 3%, $5 minimum
- Credit Card Cash Advance Fee ........................................ 4%, $10 minimum
- Credit Card Custom Image ................................................ $15
- Waived for Preferred Visa Signature Credit Cards.
- Credit Card Late Fee ........................................................ $Up to $35
- Credit Card Returned Payment ......................................... $Up to $30
- Credit and Debit Card Foreign Currency Exchange Rate ....... 2% of transactions
- Debit Card Replacement ................................................... $5
- Inactive Debit Card ........................................................ $1.50 per month
- After 6 months of no transactions

Deposit Services
- Account Reconciliation ................................................... $20 per hour
- Bad Address ................................................................ $5 per month
- Bill Payment Check Copy Fee ........................................ $10 each
- Check Copies (delivery of printed copies) ....................... $5 each
- No charge to view/print through FAIRWINDS Online.
- Check Copies Within One Day ....................................... $10 each
- Dormant Account after 12 Months ............................... $10 per month
- Account balances under $500 ...........................................
- Early Closing Fee (Within 30 days of account opening) ...... $15
- IRA Outgoing Direct Transfer Fee .................................. $50 each
- Return Deposit Items (Due to NSF/UCF) ......................... $15 each

Deposit Services (Continued)
- Return Deposit Items ......................................................... $35 each
- For reason other than NSF/UCF
- Redeposit of a Return Deposit Item ................................. $12 each
- Per member request
- Stop Payment ................................................................. $30 each
- ACH, Bill Payment, or Check
- Waived for Preferred Checking accounts.
- Stop Payment Removal ................................................... $10 each

Loan Services
- FAIRWINDS Loan Payments online by ACH ....................... $2 each
- From funds at another financial institution ....................... $7.95 each
- Loan Payments by ACH, Credit or Debit Card ................. $250 each
- Employee Assisted
- GAP Vehicle Protection .................................................. $395/$495
- Letter of Credit ............................................................... $250
- Lien Recording Fee (Vehicle Loan) ................................. Actual Cost
- Loan Late Fee (7 days past due) ....................................... 5% of monthly payment
- Loan Processing Fee ....................................................... 2% of balance
- Mechanical Repair Coverage ......................................... Actual Cost
- Real Estate Application .................................................... $595
- Real Estate Closing ......................................................... Actual Cost
- Real Estate Conversion ................................................... $250 each
- Real Estate Points .......................................................... Quoted Daily

Overdraft
- Insufficient Funds (NSF) ................................................ $35 each
- ACH transactions, ATM, check, and everyday debit transactions
- Overdraft Transfers ......................................................... $10 per day
- Waived for Preferred Checking accounts.
- Premium Overdraft Plus ................................................ $35 each
- Checks, ACH, Debit and ATM transactions
- Uncollected Funds ......................................................... $35 each
- Occurs when you make a purchase but your available balance is not enough to cover the purchase. The available balance is your balance minus any holds or debit card authorizations from merchants that may be processed on your account.

Safe Deposit Services
- 3x5 ................................................................. $50 per year
- 5x5 ................................................................. $65 per year
- 3x10 ................................................................. $75 per year
- 5x10 ................................................................. $100 per year
- 6x10 ................................................................. $115 per year
- 10x10 ............................................................... $135 per year
- Drilling of Lock ............................................................ Actual Cost
- Key Replacement .......................................................... $50 each

Wire Services
- Incoming Domestic ......................................................... $15 each
- Waived for Preferred Checking accounts.
- Incoming International ................................................... $20 each
- Waived for Preferred Checking accounts.
- Outgoing Domestic ....................................................... $25 each
- Outgoing International .................................................... $45 each

Miscellaneous
- Cashier’s Checks .......................................................... $5 each
- Waived for Preferred Checking accounts.
- Coin-Over 20 Rolls per Day ........................................... $2 per 20, over 20
- Coupon Redemption ........................................................ $50
- Express Mail Delivery ..................................................... Actual Cost
- Next day and second day
- Fax Service (local) ........................................................ $1 per page
- Garnishment/Levy Processing ......................................... $100 each
- Money Orders ............................................................... $4 each
- Waived for Preferred and UCF Student Checking accounts.
- Non-member Certifying a FAIRWINDS Check ................ $10 each
- Research ................................................................. $20 per hour
- Statement Copies (Previous 3 months) ............................ No Charge
- Statement Copies ........................................................ $5 each
- No charge to view/print through FAIRWINDS Online.
- Verification of Deposit ..................................................... $10 each

*Investment products and services are offered through CUSO Financial Services, L.P. (“CFS”), registered broker dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor.

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