

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 August 5, 2019. 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.

Savings Accounts

- Money Market \$12 per month
Average monthly balance below \$2,500.
- Preferred 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 Payer No Charge
- Call 24 No Charge
- eStatements No Charge
- *FAIRWINDS* Online No Charge

Card Services

- ATM Transactions - At *FAIRWINDS* and *Presto!* No Charge
- ATM Transaction - Foreign ATM \$2.50 each
ATM inquiries/transfers/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
- Return Deposit Items \$35 each
For reason other than NSF/UCF
- Redeposit of a Return Deposit Item \$12 each
Per member request

Deposit Services (Continued)

- 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
- Loan Payments by ACH, Credit or Debit Card \$7.95 each
Employee Assisted
- GAP Vehicle Protection \$495/\$595
- Letter of Credit \$250
- Lien Recording Fee (Vehicle Loan) Actual Cost
- Loan Late Fee (7 days past due) 5% of monthly payment
(\$5 min./no max.)
- Loan Processing Fee 2% of balance
(\$10 min./\$45 max.)
- Mechanical Repair Coverage Actual Cost
- Real Estate Closing Actual Cost
- 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.