

Consumer Service Charge Schedule

Effective November 1, 2020



Checking Accounts

Freedom Preferred Checking

Monthly Charge \$ 10.00

waived with any of the following:

- minimum \$1,000 in total monthly direct deposits
- \$10,000 average monthly combined deposit balance
- An investment* account balance \$10,000 or greater

Freedom Signature Checking

Monthly Charge \$ 25.00

waived with any of the following:

- \$25,000 average monthly combined deposit balance
- An investment* account balance \$25,000 or greater

Savings Accounts

Emergency Savings

Monthly Charge \$ 5.00

waived with any of the following:

- \$300 average monthly balance
- minimum \$25 total monthly transfer/deposit to accounts
- \$10,000 average monthly combined savings balance
- Freedom Signature Checking or Freedom Preferred Checking

Freedom Savings

Monthly Charge \$ 5.00

waived with any of the following:

- \$300 average monthly balance
- minimum \$25 total monthly transfer/deposit to accounts
- \$10,000 average monthly combined savings balance
- Freedom Signature Checking or Freedom Preferred Checking

Money Market

Monthly Charge \$ 10.00

waived with the following:

- \$2,500 average monthly balance or greater

Preferred Money Market

Monthly Charge \$ 10.00

(Preferred Money Market requires Freedom Preferred Checking)

waived with the following:

- \$2,500 average monthly balance or greater

Simply Savings

Monthly Charge \$ 5.00

Other Services

Card Services

ATM Non-Network Transaction Fee \$2.50 each

ATM inquiries/transfers/withdrawals at ATMs other than FAIRWINDS, Presto! and CO-OP Network. Refunded for Freedom Signature Checking and refunded up to \$10 monthly for Freedom Preferred Checking accounts.

Credit & Debit Card Int'l Transaction Fee 2% of USD amt

Deposit Services

Bad Address \$5 per month

Dormant Account after 12 Months \$10 per month

Account balances under \$500 per account

IRA Outgoing Direct Transfer Fee \$50 each

Return Deposit Items (Due to NSF/UCF) \$15 each

Return Deposit Items \$35 each

Stop Payment \$30 each

ACH, Bill Payment, or Check is waived for Freedom Signature Checking and Freedom Preferred Checking accounts.

Overdraft

Insufficient Funds (NSF) \$35 each

ACH transactions, ATM, check, and everyday debit transactions.

Overdraft Transfers \$10 per day

Waived for Freedom Signature Checking and Freedom Preferred Checking accounts.

Overdraft (continued)

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.

Wire Services

Incoming Domestic \$15 each

Rebated for Freedom Signature Checking and Freedom Preferred Checking accounts.

Incoming International \$20 each

Rebated for Freedom Signature Checking and Freedom Preferred Checking accounts.

Outgoing Domestic \$25 each

Outgoing International \$45 each

Miscellaneous

Cashier's Checks \$5 each

Waived for Freedom Signature Checking and Freedom Preferred Checking accounts.

Money Orders \$4 each

Waived for Freedom Signature Checking, Freedom Preferred Checking, and UCF Student Checking accounts.

Verification of Deposit \$10 each

Listed above is FAIRWINDS' Consumer Service Charge Schedule, which sets forth certain conditions, rates, fees, and charges applicable to your accounts. This schedule is incorporated into your Master Account Agreement with FAIRWINDS Credit Union. *Investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), registered broker dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor.