

<sup>1</sup> Free via Digital Banking.

<sup>2</sup> Fee waived with average monthly share balance of \$100. Free with EZ Card Account.

<sup>3</sup> Additional fees may be assessed by the processing bank.

<sup>4</sup> Statements and personal checks free via Digital Banking. Two personal check copies provided without charge at member's request per statement. Certain items may require an account research fee. Fee for copies with EZ Card account reduced to \$2.50 per copy.

<sup>5</sup> Six checks per month are free. Additional checks subject to fee.

<sup>6</sup> Fee charged to new members joining the Credit Union will be waived with an initial deposit of \$25 or more.

<sup>7</sup> Charged at escheatment of funds exceeding \$50.

<sup>8</sup> Charged to inactive accounts without activity in 12 months or more. No fee with EZ Card Account.

<sup>9</sup> Overdraft Privilege fee is waived for transactions paid:  
• In the amount of \$5 or less.  
• That cause an "available" negative balance of \$5 or less.

A maximum of five Overdraft Privilege fees may be charged **per day** even if more than five transactions are paid using Overdraft Privilege.

<sup>10</sup> Free with Premier Checking or EZ Card Account.

<sup>11</sup> Established by check printer.

<sup>12</sup> Additional fees may be assessed by originating Credit Union.

<sup>13</sup> Free with Premier Checking. ATM owner may charge a separate fee. \$2.50 with EZ Card Account.

<sup>14</sup> Fee waived with FPCU mortgage; first 3 per month free for members 55 years or older. First 4 per month free with EZ Card account \$1.65 per money order for more than 4 per month.

<sup>15</sup> Notary Service available at most branches. Call for locations. Free with FPCU mortgage or \$50,000 combined household balances.

<sup>16</sup> Fee waived with FPCU mortgage or \$50,000 in combined household balances.

<sup>17</sup> Safe deposit boxes available at Brea, Huntington Beach and Woodland Hills branches only. Not all sizes are available at all branches. Eligibility for free box may vary by location.

<sup>18</sup> Free with minimum \$10,000 certificate balance.

<sup>19</sup> Free with minimum \$25,000 certificate balance or FPCU mortgage.

<sup>20</sup> Free with minimum \$25,000 certificate balance.

<sup>21</sup> Free with minimum \$75,000 certificate balance.

<sup>22</sup> Refunded at time box is surrendered if all keys returned.

<sup>23</sup> \$30 with EZ Card Account.

<sup>24</sup> Transferred from other financial institutions by phone.

<sup>25</sup> Transferred from other financial institutions by credit or debit card.

A manual item processing fee applies to Drafts, ACH, and Bill Payments.

10\_2023



# SCHEDULE OF FEES AND CHARGES

FINANCIAL PARTNERS CREDIT UNION

# SUMMARY OF ACCOUNT SERVICES AND FEES

## CHECKING AND MONEY MARKET CHECKING ACCOUNTS

ACCOUNT NAME	MINIMUM OPENING DEPOSIT	MONTHLY FEE	CONDITION TO AVOID MONTHLY FEE
Free Checking	\$25 minimum open amount.	Free	No monthly service fee. \$3 Paper Statement fee waived with eStatements.
Premier Checking	\$25 minimum open amount.	\$9.99	Waived with eStatements plus monthly direct deposit of \$800, OR minimum average monthly balance of \$1,500.
EZ Card Account (Checkless Checking)	\$20 minimum open amount. A regular savings is required.	Free	No monthly service fee. \$2.50 Paper statement fee waived with eStatements.
Money Market Checking	\$2,500 minimum open amount.	\$10	Waived with minimum average monthly balance of \$2,500.

## SAVINGS AND MONEY MARKET SAVINGS ACCOUNTS

ACCOUNT NAME	MINIMUM OPENING DEPOSIT	MONTHLY FEE	CONDITION TO AVOID MONTHLY FEE
Share Savings	\$25 minimum to open; \$100 balance required to earn dividends.	\$5	Waived with \$250 minimum balance or another product (including brokerage) <b>plus</b> eStatements.
First Step Savings (Exclusively for Primary Members under 18 years of age)	\$5 minimum to open. Premium dividend earned on first \$1,000, and standard share dividend earned on balances over \$1,000.	No Monthly Fee	No Monthly Fee.
Premier Money Market Savings	\$25,000 minimum to open; balances below \$5,000 earn current checking account APY.	\$10	Waived with minimum balance of \$5,000.
Opportunity Savings	\$25 minimum open amount	\$7	None.
Christmas Club	\$25 minimum to open; \$100 balance required to earn dividends.	\$5	Waived with \$250 minimum balance or another product (including brokerage) <b>plus</b> eStatements.

### ACCOUNT RELATED SERVICES

Account History <sup>1</sup>	\$5
Account Information Letters (per letter)	\$10
Account Research (per ½ hour)	\$15
Check Cashing <sup>2</sup>	\$5
Collection of Foreign Item (per item) <sup>3</sup>	\$25
Copy of Statement, Official Check or Personal Check <sup>4</sup>	\$10
Courtesy Pay Money Market Check (each) <sup>5</sup>	\$29
Entrance Fee <sup>6</sup>	\$10
Escheat (for each balance of \$50 and over) <sup>7</sup>	\$2
Inactive/Dormant Account (monthly) <sup>8</sup>	\$5
IRA Accounts (outgoing transfer)	\$25
Legal Process (per page/form)	\$3
Manual Item and Bill Payment Processing Fee (per item)	\$10
Non-Sufficient Funds with eNotices (per item)	\$29
Non-Sufficient Funds without eNotices (per item)	\$33
Overdraft Privilege with eNotices (per item)	\$29
Overdraft Privilege without eNotices (per item) <sup>9</sup>	\$33
Overdraft Privilege Write-Off Share Recovery Fee	\$29
Overdraft Transfer <sup>10</sup>	\$5
Personalized Check Printing <sup>11</sup>	At cost
Return Deposit (per item)	\$29
Stop Payment Requested	\$30
Stop Payment Requested via eBanking	\$15
Temporary Checks (per page)	\$1
Verification of Deposits (per request)	\$10

### DEBIT/ATM SERVICES

ATM Dep Adjustment (non-FPCU ATMs)	\$15
Card Rush Orders	\$30
CU Service Center Transaction <sup>12</sup>	Free
International ATM Withdrawal <sup>13</sup>	\$5
Network ATM Transaction <sup>13</sup>	\$3
Sales Draft Copy (debit/credit card)	\$10

### ADDITIONAL SERVICES

Bad Address (monthly)	\$2
Levy Processing (per levy)	\$100
Money Order (each) <sup>14</sup>	\$5
Notary Service (per signature) <sup>15</sup>	\$10
Official Check Fee (per check) <sup>16</sup>	\$8
Overnight Delivery	\$15
Return Mail (per returned item)	\$5
Witness Fee	\$30

### SAFE DEPOSIT BOX ANNUAL RENTAL FEES<sup>17</sup>

2" x 5" box <sup>18</sup>	\$40
3" x 5" box <sup>19</sup>	\$45
5" x 5" box <sup>20</sup>	\$60
3" x 10" box <sup>21</sup>	\$65
5" x 10" box	\$90
Safe Deposit Key Deposit <sup>22</sup>	\$25
Safe Deposit Key Replacement	\$25
Safe Deposit Late Payment Fee	
30 Days	\$10
60 Days	\$15
Safe Deposit Forced Entry	At cost

### WIRE TRANSFERS

Incoming (each) Waived with any FPCU Checking Account	\$10
Outgoing Domestic (each)	\$30
Outgoing Foreign (each) <sup>23</sup>	\$45

### LOAN FEES

Loan Documents Re-Draw	\$150
Loan Payment by Phone <sup>24</sup>	\$15
Loan Payment Online <sup>25</sup>	\$4
Mortgage Modification	\$450
Payment Deferment/Skip-a-Pay	\$25
Returned Loan Payment	\$30
Subordination	\$300