

## List of all fees for Community First Credit Union

All fees	Amount	Details
Get started		
Card purchase	\$7.75	Fee per each Primary Card Account enrollment
Secondary Card	\$0.00	Fee per each additional card added to the Primary Account
Express Delivery	\$25.00	Fee per each Expedited Card Delivery requested
Monthly usage		
Monthly Maintenance	\$0	No monthly fee assessed
Monthly Text Message Alerts Service	\$0	Not Offered
Add money		
Value Reload	\$2.00	Fee per each value reload
Direct Deposit	\$0	Not offered
Spend money		
Purchase Transaction	\$0	Fee per purchase transaction
Get cash		
ATM Withdrawal (in-network)	\$0	"In-network" refers to the Community First Credit Union ATM Network. Locations can be found at <a href="https://www.communityfirstfl.org/about-us/branch-locations">https://www.communityfirstfl.org/about-us/branch-locations</a> .
ATM Withdrawal (out-of-network)	\$3.00	This is our fee. We will charge you this fee for your out-of-network ATM withdrawals. "Out-of-network" refers to all the ATMs outside of the Community First Credit Union ATM Network. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
Cash Advance	\$10.00 or 2%	Fee per cash advance transaction. \$10.00 or 2% of the amount of each cash advance, whichever is greater (max. \$50.00).
Information		
Customer Service (automated)	\$0	No fee for calling our automated customer service line, including for balance inquiries.
Customer Service (live agent)	\$0	No fee for calling our live customer service agents, including for balance inquiries.
ATM Balance Inquiry (in-network)	\$0	"In-network" refers to the Community First Credit Union ATM Network. Locations can be found at <a href="https://www.communityfirstfl.org/about-us/branch-locations">https://www.communityfirstfl.org/about-us/branch-locations</a> .
ATM Balance Inquiry (out-of-network)	\$3.00	This is our fee. "Out-of-network" refers to all the ATMs outside of the Community First Credit Union ATM Network. You may also be charged a fee by the ATM operator.
Transaction Decline	\$0	Per transaction decline
Using your card outside the U.S.		
Foreign Exchange Transaction	1%	Of the U.S. dollar amount of each transaction.
International ATM Withdrawal	\$3.00	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
International ATM Balance Inquiry	\$3.00	This is our fee. You may also be charged a fee by the ATM operator.
International ATM Decline	\$3.00	This is our fee. You may also be charged a fee by the ATM operator.

Other		
Inactive Account	\$0	You will be charged \$0.00 each month after you have not completed a transaction using your card
PIN Change	\$0.00	Per each PIN change request
PIN Inquiry	\$0	Per each PIN inquiry via the automated customer service line
Card Reissue	\$0.00	Per each card reissue requested
Lost Stolen Card Replacement	\$10.00	Per each card replacement requested

Treat this card like cash. Not NCUA insured. Your funds will be held at or transferred to Community First Credit Union. If Community First Credit Union fails, you are not protected by NCUA share insurance and could lose some or all of your money.

No overdraft/credit feature.

Contact Community First Credit Union by calling 866-760-3156, by mail at PO Box 2600, Jacksonville FL 32232, or visit <https://www.communityfirstfl.org/>.

For general information about prepaid accounts, visit [cfpb.gov/prepaid](https://www.consumerfinance.gov/prepaid).

If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit [cfpb.gov/complaint](https://www.consumerfinance.gov/complaint).