

General Fees

• Minimum Savings Balance	\$25.00
• Check Copy (Per Check) - 1st 3 Free	\$3.00
• Stop Payment (Check or ACH)	\$35.00
• Cancel Stop Payment (DDA or ACH)	\$35.00
• Protest Check Fee	\$25.00
• Business Checking (Monthly)	\$10.00
• Second Chance Checking (Monthly)	\$10.00
• Closed Account Fee (Closed within 180 days)	\$25.00
• Account Reopen (Reopen within 180 days)	\$25.00
• Non-Member Check Cashing Fee	\$10.00
• Dormant Account Fee (Per month after 12 mos.)	\$10.00
• Returned Mail Fee	\$10.00
• Restraining Notice/Legal Processing Fee	\$100.00
• Back-up Withholding	\$10.00
• Account Research (Per hour)	\$25.00
• Holiday Account Early Withdrawal	\$25.00
• Escheatment Fee	\$25.00
• IRA Premature Withdrawal (Before 59 1/2)	\$25.00

• Share Term Early Withdrawal

• Term of 1 Year or Less	90 Days of Dividends
• Terms over 1 Year or Less than 4 Years	180 Days of Dividends
• Terms of 4 Years or More	270 Days of Dividends

Miscellaneous Fees

• Foreign Item Deposit	\$20.00
• Corporate Draft	\$5.00
• Money Order	\$2.00
• Statement Copy	\$3.00
• Notary Service (Free to Members)	\$2.00
• Mailed Statement Fee	\$3.00

Non-Sufficient Funds (NSF) & Returned Item

Fees

• Deposit/Payment Item Returned	\$20.00
• Courtesy Pay/Overdraft Advance	\$35.00
• Non-Sufficient Funds (Check/ACH/Bill Pay)	\$35.00
• Non-Sufficient Funds (Transfer from Savings)	\$10.00
• Daily Negative Balance Fee (After 5 Days)	\$5.00
-Maximum Consecutive Days Charged	10

ATM/Debit/Credit Card Fees

(A Foreign Surcharge May Apply)

• Balance Inquiry	\$1.00
• ATM/Debit/Credit Card Replacement	\$10.00
• ATM/Debit/Credit Card Rush Delivery	\$40.00
• ATM Withdrawals/Transfers at Non-Credit Union & Non-Allpoint Locations (after 5)	\$2.50
• ATM Withdrawals/Transfer at International ATM	\$5.00
• Balance Inquiry	\$0.75

Loan Fees

• Late Payment Fee	\$25.00
• Returned Loan Payment	\$25.00
• Subordination Agreement Fee	\$100.00

Wire Fees

• Domestic Incoming (Per Wire)	\$25.00
• Domestic Outgoing (Per Wire)	\$30.00

Totally Free Services

- ATM Services at Financial Trust FCU & Allpoint ATMs
- Free Consumer Checking/Savings Accounts with Electronic Statement
- Online Banking
- Mobile App
- Bill Pay
- Remote Deposit Capture
- Night Deposit
- VISA Purchase Alerts

