



**FARMERS INSURANCE
FEDERAL CREDIT UNION**

SERVICE CHARGES AND FEES

Effective January 2, 2019

GENERAL

Account History (since last statement)	\$3.00
Compliance with Legal Order	as the law permits
Copy of a Electronically Archived Document	\$3.00 ea.
Research	\$50.00 per hr.
Returned Item (deposited, cashed, or loan payment)	
One party	\$35.00 ea.
Two or more parties	\$20.00 ea.
Through Shared Branch Service Center	plus, pass-through fee
Money Order	\$2.50 ea.
Cashier's Check	\$3.00 ea.
Stop Payment (each check or ACH transfer)	\$10.00 ea.
Outgoing Wire Transfer – Domestic	\$20.00 ea.
Returned Mail	\$5.00
Overnight Mail (Federal Express, UPS, or USPS)	\$25.00 ea.
Overdrawn Account	\$30.00
Excessive Withdrawal (over 4 per quarter)	\$2.00 ea.
Transfers	FREE
Unscheduled Withdrawal	
- My Account	\$20.00 per withdrawal
- Holiday Club	\$20.00 per withdrawal
- Tax Saver	\$20.00 per withdrawal
Membership Share Account Maintenance	\$5.00 per mo.
Waived in any of the following instances:	
- Month-end balance of \$250.00 or more	
- Active account other than Savings	
- Member under age 23	
- Account less than six months old	

CHECKING ACCOUNTS

Copy of a Paid Check (first 2 copies per month)	FREE
Additional copies	\$3.00 ea.
Returned Unpaid Item (NSF)	\$28.00 ea.
Paid Non-sufficient Funds (NSF) Item	\$28.00 ea.
If deposit made on day of settlement	\$28.00 ea.
Payment as Collection Item	\$30.00 ea.

The following service charges apply if condition(s) of account are not met:

CashBack Checking*: requires activity within 30 days \$5.00 per mo.
High Yield Checking*: requires activity within 30 days \$5.00 per mo.

*One box of free checks at account opening only.

Stop Payment (each check or continuous series)	\$15.00 ea.
Stop Payment Processed through Online Banking	\$10.00 ea.
Printing of Checks (1 box of 150, approximately \$20.00)	market rate
Non-member Check Cashing	\$20.00

ATM, DEBIT, CREDIT CARDS

Visa® Debit or ATM Replacement Card or PIN (first replacement FREE) \$5.00 ea.
Visa Foreign Transaction 1% of transaction amount

ELECTRONIC FUNDS TRANSFERS

Pay Now	\$10 per transaction
Transfer Money	\$0.00 inbound / \$1.00 Outbound
Same Day Payments (Bill Pay)	\$9.95
Bill Pay - Overnight Paper Payment	\$20.00
Bill Pay Stop Payment	\$25.00
ATM Surcharges by Terminal Owner	pass-through fees
ATM fees imposed by national, regional or local automated transfer network	pass-through fees
Non-sufficient Funds (NSF)	up to \$28.00



**FARMERS INSURANCE
FEDERAL CREDIT UNION**



This Credit Union is federally-insured by the
National Credit Union Administration.