

# F3 Credit Union

## Fees and Charges

Addendum to Account Agreement  
Effective Jan 1, 2026

### MEMBERSHIP

Membership Fee — \$1.00 to join F3CU

Membership Account Early Closure Fee —  
\$15.00 if your account is closed within 90 days

Escheat Fee —  
\$2.00 if we escheat your account to the State due to inactivity

### CHECKING

Secure Checking Fee — \$4.95 per month

NSF Fee — \$14.00 if a check written on your account is  
returned for insufficient funds.

ACH NSF Fee — \$14.00 if an ACH item is returned on your  
account for insufficient funds.

Check Stop Payment Fee — \$15.00

ACH Stop Payment Fee — \$15.00

Overdraft Transfer Fee — \$4.00 per item

Overdraft Privilege (ODP) Fee — \$14.00 per item

Returned Deposit Check Fee — \$15 if a third party check  
deposited to your account is returned; \$30 if a check you  
write for deposit is returned.

Check Copy\* — \$3.00 per check

### DEBIT CARD FEES

Debit Card Replacement — \$25.00 if lost or stolen

### VISA FEES

VISA Card Replacement — \$25.00 if lost or stolen

Additional VISA Card — First two cards are free of charge;  
each additional card is \$5.00

VISA Charge Copy — \$5.00

VISA Late Payment Fee — \$10.00

### LENDING

Loan Cancellation Fee — \$50.00 if a loan is cancelled after  
processing

Late Payment Transfer Fee — \$5.00 if funds are transferred  
for a payment you failed to make on time

Mortgage Verification of Deposit — \$35.00 if processed for  
non-F3CU mortgages; no charge for F3CU mortgages

Mortgage Demand Payoff — \$100.00

### ONLINE BANKING & BILL PAY

Online Banking (Anytime Branch) — Free to all members

Online Bill Pay Service — Free for Secure Checking Account  
holders

Online Bill Pay Overdraft Transfer Fee — \$4.00 per item

Person-to-Person Payment Service — Free for Secure  
Checking Account holders

### GENERAL MEMBER SERVICES

Paper Statement Fee — \$2 per member/Month

Cashier's Check\* — \$6.00 per Check

Money Order\* — \$6.00 per Money Order

Corporate Check\* — \$6.00 when payable to someone other  
than yourself

Account Research — \$25.00 per hour, minimum 1 hour

Letter Writing Fee — \$20.00 per page (Immigration,  
Naturalization, Chex Systems, etc.)

Wire Transfer\* — \$25.00 domestic and \$40.00 foreign

Statement Copy\* — \$4.00 per monthly statement

Notary Services — \$15.00 per signature

### MISCELLANEOUS

Levy/Legal Order Fee — \$35.00 if we receive a legal order or  
levy on your account

Check Collection — \$25.00 if a check you deposit must be  
placed for collection (for example, checks from a non-U.S.  
Bank or Insurance drafts.)

Christmas Club Early Withdrawal Fee — \$2.00 per withdrawal

\* Free for Silver Express Account Holders