

SCHEDULE OF FEES AND CHARGES

| Accounts | Fee |
|--|---|
| Overdraft – Courtesy Pay (items paid resulting in a negative balance) | \$32 each occurrence |
| Non-sufficient Funds (items returned unpaid) | \$32 |
| Stop Payment with a Phone Representative | \$30 |
| Stop Payment set-up Through Online Banking | \$10 |
| Return Deposit Item | \$30 |
| Copy of: Check, Statement, Account History | \$10 |
| Replacement of Official Check | \$5 |
| Account Research | \$20 per hour |
| Official Check Withdrawal (amounts less than \$100) | \$5 |
| Member Number Change (one free per year) | \$10 |
| Money Market or Savings Account Withdrawals (in excess of 6 per month) | \$30 |
| Check Printing | Varies by style |
| Temporary Checks | \$2.50 for 4 |
| Club Account Early Withdrawals | \$10 |
| ATM Card | Fee |
| ATM Withdrawal from Savings | \$1 after 6th withdrawal per month |
| Replacement Card | \$10 |
| ATM withdrawals (out of network) | Subject to fee by other financial institution |
| ATM Card Restricted Access | \$5 (1st & 2nd re-activation) \$20 (3rd and each additional re-activation) |
| Express Mail for Plastic Cards or PIN | Subject to carrier & card processor |
| Visa® Check/Debit Card | Fee |
| Replacement Debit Card | \$10 |
| ATM withdrawals (out of network) | Subject to fee by other financial institution |
| Visa® Check Card Restricted Access | \$5 (1st & 2nd re-activation) \$20 (3rd and each additional re-activation) |
| Express Mail for Plastic Cards or PIN | Subject to carrier & card processor |
| General | Fee |
| Domestic Wire | \$25 |
| Change of Address (if notified by post office) | \$5 |
| Bad Mailing Address on File | \$5 per month |
| Certified Cashier's Check | \$10 |
| Certified Two-Party Cashier's Check | \$12 |
| Two-Party Check (Cashier's Check) | \$5 |
| Pay by Phone | \$15 |
| Skip-a-Pay / Payment Reversal | \$25 |
| Online Banking (transfers to other financial institutions) | \$1 |
| Pay by Website | \$10 |
| Dormant Account (over one year without activity) | \$10 |
| Bill Payer | Fee |
| Check Copy | \$10 |
| Correspondence Sent Express Mail | \$15 |
| Special Report(s) | \$25 |
| Special Research – 6 months or more | \$20 |
| Payment Modification by InFirst FCU – per member request | \$25 |
| Stop Payment | \$30 |
| Non-sufficient Funds | \$30 |
| Cancellation for Payment Before Disbursement (per request) | \$7.50 |
| Payment Returned due to Member Error | \$5 |
| Safe Deposit Box (King George Branch Only) | Fee |
| Annual Fee | |
| 3" x 5" | \$35 |
| 3" x 10" | \$60 |
| 5" x 10" | \$85 |
| 7" x 10" | \$110 |
| 10" x 10" | \$135 |
| Late Charge | \$20 |
| Replacement Key | Up to \$100 |
| Drill Box | Up to \$250 |