

# Fee Schedule

Effective August 1, 2021

Fees are subject to change without prior notice.



people helping people

***FIRST CLASS***<sup>®</sup>

FEDERAL CREDIT UNION

*"Where Service and Value Meet"*<sup>®</sup>

**[www.firstclass.org](http://www.firstclass.org)**

Phone: 610.439.4102 / Toll Free: 1.888.458.7332

Main Office: 510 Business Park Lane / Allentown, PA

## SHARE ACCOUNT FEES

One Time Membership Fee		25¢ est.1932
Low Balance (below \$25)		\$3.00/month
Deposit Item Copies	mail	\$3.00/copy
	fax	\$5.50/copy
NSF Item		\$35.00/item
NSF Deposit Item		\$35.00/item
Reactivation Fee/Close Account (within 1 yr.)		\$25.00/acct.
Dormant Account (no activity for 1 yr.)		\$5.00/month
Monthly Service Charge		NONE

## DRAFT ACCOUNT & EFT/ACH FEES

NSF Item		\$35.00/item
NSF Deposit Item		\$35.00/item
Overdraft Transfer 3x/month		NO CHARGE
Overdraft Transfer Over 3		\$15.00/item
Draft/Deposit Copies (Vizo)	mail	\$3.00/copy
	fax	\$5.50/copy
Share Draft Stop Payment		\$35.00/draft
5 or more		\$50.00/series
Certified Draft		\$15.00/draft
Inactive Draft Account 60+ days		\$3.00/month
Reactivate Draft Account (within 1 year)		\$25.00
ACH Stop Payment		\$35.00 (1X Stop)
Research/Look Up (info not on system)		\$5.00/item
Direct Deposits		NO CHARGE
Minimum Balance		NONE
Monthly Service Charge		NONE

## CLUB ACCOUNT FEES

Early Withdrawal		NONE
Monthly Service Charge		NONE
Reactivation Fee (within 1 year)		\$25.00

## MISCELLANEOUS FEES

Verification of Deposit		\$20.00
Audio Response		FREE
Audio Response Check		\$2.00
First Class...Anywhere!®		FREE
First Class...Anywhere!® Check		\$2.00
Meta Pay Visa® Gift Card		\$3.00
Meta Pay Visa® Travel Card		\$9.00
Reload Meta Pay Visa® Travel Card		\$4.50
Money Orders		\$1.50 per M.O.
Wire Transfers (IN)		\$15.00/wire
Wire Transfers (OUT)		\$35.00/wire
International Wire (1:00 PM deadline for wires)		\$125.00/wire
Account Reconciliation & Research (min. 1 hr.)		\$20.00/hour
Account Printouts		\$2.00/month
Statement Copy		\$3.00/month
Address Maintenance (if not notified by member)		\$5.00/item
Fax Requests		\$3.00/fax
Court Order/Garnishments/Writ/Levy		\$100.00
Coin Service Fee		6% of total