

# Schedule of Fees

The following fees may be assessed against your First New York Federal Credit Union account and the following transaction limitations, if any, apply to your account.

## **ACCOUNT FEES**

|   |                            |
|---|----------------------------|
| Choice Account service charge (per month)* .....  | \$3.00*                    |
| <i>*No charge if you have direct deposit or First OnLine Bill Payment or maintain an average daily balance of \$1,000 in your account.</i>  |                            |
| Deposited Checks (and other items) returned unpaid .....  | \$20.00                    |
| Inactive Account fee (per month)* .....   | \$5.00*                    |
| <i>*An account is considered inactive if for two years no withdrawals or deposits, other than credited dividends, have been made to the account. The fee will not be assessed if the aggregate balance of all accounts is over \$300.00 or there is loan activity or the member is under 18 years of age.</i> |                            |
| IRA Transfer fee (per transfer) .....   | \$25.00                    |
| Lucky Savers Share Certificate early withdrawal fee .....   | \$25.00                    |
| Share Draft Check printing .....  | Fee based on style ordered |
| Stop Payments (all items) .....   | \$20.00                    |
| Copy of Share Draft (cleared account less than 12 months) .....   | \$1.50                     |
| Copy of Share Draft (cleared account over 12 months) .....  | \$6.50                     |
| Copy of Official Cashiers Check .....   | \$5.00                     |
| Account Research/Reconciliation per hour (minimum 1 hour) .....   | \$20.00                    |
| ID Theft Protection fee (per month) .....   | \$1.95                     |
| Early Account Closing (within 6 months of opening new membership) .....   | \$25.00                    |

## **CARD FEES**

|  |         |
|--|---------|
| Transactions at any First New York FCU ATM .....                           | FREE    |
| Visa® Debit Card transactions with signature .....                         | FREE    |
| E-member ATM transactions other than FNYFCU... 5 FREE per month then ..... | \$1.00  |
| ATM Withdrawals at ATMs other than FNYFCU .....                            | \$1.00  |
| Point of Sale (POS) Transactions with PIN .....                            | FREE    |
| ATM Inquiry at ATMs other than FNYFCU .....                                | \$1.00  |
| Replace Lost Visa Card .....   | \$10.00 |
| Gift Card .....  | \$4.00  |

## **ELECTRONIC SERVICES FEES**

|  |         |
|--|---------|
| First OnLine Bill Payment .....                          | FREE    |
| Bill Payment Stop Payment .....                          | \$30.00 |
| Copy of Share Draft from First OnLine .....              | FREE    |
| Funds Transfer Inbound .....                             | FREE    |
| Funds Transfer Standard Outbound (3 business days) ..... | FREE    |
| Funds Transfer - Next Day .....                          | \$5.00  |
| Standard Popmoney (3 business days) .....                | FREE    |
| Popmoney - Next Day .....                                | \$2.50  |
| Pay By Phone .....                                       | \$6.00  |

## **OTHER FEES**

|  |          |
|--|----------|
| Abandoned Property fee .....                           | \$125.00 |
| Collection Item fee .....                              | \$25.00  |
| Foreign Check Collection fee .....                     | \$25.00  |
| Informational Subpoena with Restraining Notice .....   | \$125.00 |
| Notary Public or Signature Guarantee .....             | FREE     |
| Official Check - Cashiers Check (1 FREE per day) ..... | \$2.00   |
| Official First New York Money Order .....              | \$2.00   |
| Returned Statement fee (per statement) .....           | \$5.00   |
| Wire Transfer - domestic (outgoing) .....              | \$20.00  |
| Wire Transfer - foreign (outgoing) .....               | \$40.00  |

## **OVERDRAFT FEES**

We may impose an overdraft fee for transactions by any of the following means: check, in-person withdrawal, Point of Sale authorization, or other electronic means.

|  |         |
|--|---------|
| Share to Share Overdraft Transfer .....                                      | \$5.00  |
| Non-sufficient/Uncollected Funds Item paid .....                             | \$30.00 |
| Non-sufficient/Uncollected Funds Item returned .....                         | \$30.00 |
| Non-sufficient/Uncollected Funds Item returned by Bill Payment Service ..... | \$30.00 |