First US Community Credit Union

BUSINESS PRICING SCHEDULE

Effective: March 26, 2026

CHECKING & SAVINGs ACCOUNTS

Free Business Checking	FREE
100 items debit or credit included, 101 or more	$0.25 each
Business Interest Checking *If minimum average daily balance of $1,000 is not maintained*	$15.00
300 items debit or credit included, 301 or more	$0.25 each
Business Money Market Savings *If minimum average daily balance of $2,000 is not maintained*	$7.00

Cash & coin handling *for all Business Checking Accounts*	
First $3,000 aggregate included	$0.15 per $100

ATM/DEBIT CARD SERVICES

ATM Out-Of-Network Fees	
First U.S. & CO-OP ATM Transactions	FREE
Withdrawals/Transfers Out-of-network	$2.00 per transaction
Inquiries Out-of-network	$1.00 per inquiry
Replacement card	$10.00
Rush replacement card	$37.00

Business Platinum VISA® Credit Card	
Application fee	FREE
Annual fee *Waived with active Business Checking or Business Loan*	FREE first year, then $49.00
Balance transfer fee	FREE
Cash advance fee	3%; $5.00 minimum
Foreign transaction fee	2% in U.S. $; 3% in foreign currency
Replacement card	$10.00
Rush replacement card	$37.00
Late fee (after 10 days)	$25.00
Penalty pricing review	$50.00

GENERAL SERVICE FEES

Stop payments *deposited checks returned*	$34.00
Personalized checks	Printing & handling cost
Temporary checks *additional orders*	$2.00 per 4 checks
Account research/ reconcilement	$20.00 per hour ($5.00 min)
Bad address	$2.00 per month
Check Cashing *Non-Member*	$8.00 per item
Collection fees *delinquent accounts*	At Cost
Levy fee	$150.00 per item
Escheat Fee	$2.00
Inactive Account Fee *One year or no other share or loan*	$6.00 per month
eDeposit *(Remote Deposit Capture)*	$35.00

Non-Sufficient Funds (NSF) Charges per Presentment	
Insufficient Funds *(Paid or unpaid NSF)*	$34.00 per presentment per item
Returned Checks	$34.00 per presentment per item
Returned Check/ACH fee	$34.00 per presentment per item

Copy Fees	
Checks *Also available FREE via First U.S. Online*	$2.00 per item
Statements	$5.00 per item

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Convenience Fee	
Loan Payment by Phone	ACH - $5.00 Debit - $12.00
Online Loan Payments	ACH - $3.00 Debit - $3.00
Loan Modification Fee	$300.00

Draft Collection	
Domestic	$5.00
Foreign	Cost + $5.00

Wire Transfer Fees	
Outgoing Domestic	$25.00
Outgoing Foreign	$50.00
Incoming Domestic	$5.00
Wire Trace	$15.00

Notary Services *By appointment only*	
First U.S. Documents & All Documents for Members 65+	FREE
Non-First U.S. Documents *(members with active checking/loan); otherwise, $15 per signature*	$15.00 per signature

Safe Deposit BOX (Arden-Arcade Watt & Auburn Branches Only) **Active checking required for safe deposit box. Boxes NOT insured by NCUA.**	
Annual Rental	3x5 - $40.00 5x5 - $45.00 3x10 - $55.00 5x10 - $80.00 10x10 - $180.00
Replace lost or damaged safe deposit key *Other key must be surrendered. Replacement box provided at no charge.*	$20.00
Drill open a safe deposit box	Cost
Drill by court order (i.e. fee for responding)	Cost + $10.00

Effective: March 26, 2026 Fees are subject to change. Any fee or charges incurred by the credit union for extra service or special handling of your account will be passed on to you. All fees will be collected from your account at the time the service is provided. The credit union may charge any of your accounts for charges that are due. You will receive notification of the amount of any such charges. If you have any questions, you may call Member Services at (800) 556-6768.