FIRST US Community Credit Union

CONSUMER PRICING SCHEDULE

Effective: March 26, 2026

CHECKING ACCOUNTS

Better Than Free Checking with eStatements	FREE
Paper Statements *(Waived if the member is over age 60)*	$3.00
Dividend Checking *If minimum average daily balance of $2,500 is not maintained*	$10.00
Youth Checking	FREE
Essentials Checking	$5.00
Health Savings Account (HSA)	$5.00

SAVINGS ACCOUNTS

Smart Start Savings	FREE
Dream Savings	FREE
Money Market Savings *If minimum average daily balance of $2,000 is not maintained*	$7.00
Prime Savings/Youth Savings	FREE

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
***Dividend Checking** includes four (4) automatic ATM surcharge rebates per month, and **Better Than Free Checking** includes two (2) automatic ATM surcharge rebates per month.*	
Replacement card	$10.00
Rush replacement card	$37.00

GENERAL SERVICE FEES

Stop payments *deposited checks returned*	$29.00
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
Cashiers check	$5.00
Check Cashing *Non-Member*	$8.00 per item
Unrolled Coin Exchange	5% of total coin
Collection fees *delinquent accounts*	At Cost
DMV transfer fee *if applicable*	$15.00
Levy fee	$100.00 per item
Escheat fee	$2.00
Inactive Account fee *One year or no other share or loan*	$6.00 per month
Returned Deposited Item (Check/ACH)	$29 per presentment per item

Non-Sufficient Funds (NSF) Charges per Presentment	
Courtesy Pay (paid NSF) *Essentials Checking not eligible*	$14 per presentment per item
Insufficient Funds *(Paid or unpaid NSF)*	$14 per presentment per item

Copy Fees	
Checks *first two free*	$2.00 per item
Statements	$5.00 per item

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Convenience Fee	
Loan Payment by Phone	ACH - $5 Debit - $12
Online Loan Payments	ACH - $3 Debit - $3

Draft Collection	
Domestic	$5.00
Foreign	Cost + $5.00

Notary Services *By appointment only*	
First U.S. Documents & All Documents for Members 65+	FREE
Non-First U.S. Documents	$15.00 per signature

Wire Transfer Fees	
Outgoing Domestic	$25.00
Outgoing Foreign	$50.00
Incoming Domestic	$5.00
Wire Trace	$10.00

VISA® Credit Cards	
Cash advance fee	2% $2 min – $50 max
Foreign transaction fee *(FREE with a First U.S. Cash Rewards VISA® Credit Card)*	For Platinum VISA®, Debit and Credit Cards, up to 1% of each transaction
Late fee	$10.00
Replacement card	$10.00
Rush replacement card	$37.00

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 - $140.00
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
Re-draw of real estate documents	$35.00

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.