



FIRST  
ENTERTAINMENT®  
CREDIT UNION

# SCHEDULE OF FEES & CHARGES

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Effective: April 1, 2025

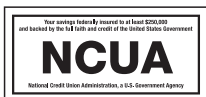
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Visit **FirstEnt.org** or call **888.800.3328**  
for a complete listing of our current Dividend Rates.

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*Retain this important document for your records.*

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## GENERAL SERVICE FEES AND CHARGES

Account-to-Account ACH Returns .....	\$20.00
Cashier's Checks Payable to Third Party.....	\$10.00
Check Printing.....	<i>varies by style</i>
Daily Negative Balance Fee .....	\$5.00
(when account balance is negative more than three (3) calendar days)	
Monthly Inactive Account Fee .....	\$5.00
(no member-initiated activity for 12 months)	
Monthly Paper Statement Fee .....	\$6.00
Escheat Notice .....	\$2.00
Insufficient Funds (NSF) (each) .....	\$29.00
IRA Annual Maintenance Fee.....	\$15.00
IRA Transfer to Another Institution .....	\$40.00
Legal Processing .....	\$50.00
(per hour, except if prohibited by Law)	
Levy, Subpoena Processing (each).....	\$75.00
Monthly Service Fee (First500 Savings Account) <sup>1</sup> .....	\$6.00
Overdraft Fee (each) <sup>2</sup> .....	\$19.00
Overdraft Protection Transfers from Savings .....	\$3.00
(per transaction) <sup>2</sup>	
Par Value .....	\$1.00
Payments by Phone .....	\$5.00
Research/Account Reconciliation (per hour) <sup>3</sup> .....	\$25.00
(\$25.00 minimum plus any related document copy fees, except if prohibited by Law)	
Returned Deposited/Cashed Item <sup>3</sup> .....	\$20.00
Rush Delivery Charges.....	\$50.00
(cards or documents requested for expedited delivery)	
Skip-a-Pay/Loan Extension.....	\$30.00
Stop Payment Request (check or ACH) <sup>3</sup> .....	\$20.00
Verification of Deposit.....	\$15.00
Wire Transfer - Domestic (outgoing) .....	\$30.00
Wire Transfer - International (outgoing) .....	\$50.00

## VALUE CHECKING

Monthly Service Charge With eStatements .....	\$0.00
Monthly Service Charge Without eStatements (per month) .....	\$6.00
Out-of-Network ATM Withdrawals (each) .....	\$2.00
(additional surcharges may be assessed by ATM Operators)	

## ADVANTAGE CHECKING

Monthly Service Charge	
With Daily Minimum Balance Requirement .....	\$0.00
(\$1,000 in Checking or an aggregate daily balance of \$4,000 between deposit accounts)	
Monthly Service Charge	
Without Daily Minimum Balance Requirement (per month) .....	\$8.00
(if daily balance drops below \$1,000 in Checking or below \$4,000 aggregate between deposit accounts)	
6 Free Out-of-Network ATM Withdrawals (each thereafter).....	\$2.00
(additional surcharges may be assessed by ATM Operators)	

## YOUTH CHECKING

Monthly Service Charge.....	\$0.00
Out-of-Network ATM Withdrawals (each) .....	\$2.00
(additional surcharges may be assessed by ATM Operators)	

<sup>1</sup> See Member Account Agreement and Disclosure for specific details on the terms of this account/service and when the fee is charged.

<sup>2</sup> See Member Account Agreement and Disclosure for specific details on the Overdraft program.

<sup>3</sup> No charges are assessed in connection with the investigation of an alleged billing error.