



**FIRST ENTERTAINMENT
CREDIT UNION**

SCHEDULE OF FEES & CHARGES

SUMMARY OF FREE SERVICES

Effective: January 1, 2017

*Please Retain This Important
Document for Your Records*

FIRST ENTERTAINMENT CREDIT UNION

NOTICE OF CHANGE OF FEES

The following fees are effective: January 1, 2017

(Bold indicates change)

GENERAL SERVICE FEES AND CHARGES*

Opening Deposit Requirement	\$ 25.00
ATM Surcharge (Non-Members)	\$ 2.50
ATM Withdrawals on Non-First Entertainment ATMs ¹ ...	\$ 1.95
<i>(Per withdrawal on accounts without a Checking; additional Surcharges may apply.)</i>	
Cashier's Checks Payable to Third Party	\$ 5.00
Check by Phone Payments	\$ 5.00
Check Printing	varies by style
Coin Processing (waived for minors)	5% of deposit
Daily Negative Balance Fee	\$ 5.00
<i>(When account balance is negative more than 3 calendar days)</i>	
Escheat Notice	\$ 2.00
Foreign Check Processing/Collection Items	\$ 25.00
<i>(additional bank fees may apply)</i>	
Insufficient Funds (NSF) (each)	\$ 29.00
IRA Transfer to Another Institution	\$ 25.00
Legal Processing (per hour, except if prohibited by Law)	\$ 50.00
Medallion Stamp	\$ 25.00
Membership Fee <i>(one time)</i>	\$ 5.00
Money Market Excess Withdrawal Fee ²	\$ 15.00
Monthly Service Fee (First500 Savings Account) ²	\$ 6.00
Overdraft Fee (each) ³	\$ 25.00
Overdraft Protection Transfers from Savings	\$ 3.00
<i>(per transaction)</i>	
Research/Account Reconciliation <i>(per hour)</i> ⁴	\$ 20.00
<i>(\$20.00 minimum plus any related document copy fees, except if prohibited by Law)</i>	
Returned Deposited/Cashed Item (issued by member) ⁴	\$ 29.00
Returned Deposited/Cashed Item <i>(issued by other party)</i> ⁴	\$ 15.00
Rush Delivery Charges	\$ 20.00
<i>(cards or documents requested for expedited delivery)</i>	
Skip-a-Pay/Loan Extension	\$ 25.00
Stop Payment Request	\$ 20.00
Wire Transfer - Domestic (outgoing)	\$ 25.00
Wire Transfer - International (outgoing)	\$ 50.00

¹ An additional 1% of the transaction amount is charged on all international ATM cash withdrawals and on Point-of-Sale purchases.

² See Member Account Agreement and Disclosure for specific details on the terms of this account/service and when this fee is charged.

³ See Member Account Agreement and Disclosure for specific details on the Overdraft program.

⁴ No charges are assessed in connection with the investigation of an alleged billing error.

Visit www.firstent.org or call (888) 800-3328 for a complete listing of our current Dividend Rates.

VALUE CHECKING

Monthly Service Charge

With eStatements	\$ 0
Without eStatements (per month)	\$ 6.00

No Per-Check Charges	
Non-Dividend Bearing	
Free eStatements, Billp@yer & Mobile Deposits	
Free First Order of "Hollywood Dreams" Checks	
Free Transactions at Nearly 30,000 First Entertainment and CO-OP Network ATMs <i>(Locations nationwide, including 7-Eleven,® Walgreens,® and select Costco® stores)</i>	
Out-of-Network ATM Withdrawals (each) ¹	\$ 2.00
<i>(Additional surcharges may be assessed by ATM Operators)</i>	

ADVANTAGE CHECKING

Monthly Service Charge

With Daily Minimum Balance Requirement	\$ 0
<i>(\$1,000 in Checking or an aggregate daily balance of \$4,000 between Checking and Savings.)</i>	
Without Daily Minimum Balance Requirement (per month)	\$ 8.00
<i>(If daily balance drops below \$1,000 in Checking or below \$4,000 aggregate between Checking and Savings.)</i>	

No Per-Check Charges	
Dividend Bearing	
Free eStatements, Billp@yer & Mobile Deposits	
Free First Order of "Hollywood Dreams" Checks	
Free Transactions at Nearly 30,000 First Entertainment and CO-OP Network ATMs <i>(Locations nationwide, including 7-Eleven,® Walgreens,® and select Costco® stores)</i>	
6 Free Out-of-Network ATM Withdrawals ¹ thereafter	\$ 2.00
<i>(Additional surcharges may be assessed by ATM Operators)</i>	

TEEN CHECKING

Monthly Service Charge	\$ 0
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No Per-Check Charges	
Non-Dividend Bearing	
Free eStatements, Billp@yer & Mobile Deposits	
Free First Order of "Hollywood Dreams" Checks	
Free Transactions at Nearly 30,000 First Entertainment and CO-OP Network ATMs <i>(Locations nationwide, including 7-Eleven,® Walgreens,® and select Costco® stores)</i>	
Out-of-Network ATM Withdrawals (each) ¹	\$ 2.00
<i>(Additional surcharges may be assessed by ATM Operators)</i>	

LIFELINE CHECKING

Monthly Service Charge	\$ 0
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Non-Dividend Bearing	
8 Free Account Withdrawals per Month thereafter	\$.60
<i>(Including ATM and lobby withdrawals at all locations, checks, automated withdrawals (ACH) and Debit Card purchases.)</i>	
Free eStatements, Billp@yer & Mobile Deposits	
Free First Order of "Hollywood Dreams" Checks	
Free Transactions at Nearly 30,000 First Entertainment and CO-OP Network ATMs <i>(Locations nationwide, including 7-Eleven,® Walgreens,® and select Costco® stores)</i>	
Out-of-Network ATM Withdrawals (each) ¹	\$ 2.00
<i>(Additional surcharges may be assessed by ATM Operators)</i>	

SUMMARY OF FREE SERVICES

- 1st Call Automated Telephone Banking
- Access to Shared Branches Nationwide
- Access to Foreign Currency Exchange System
- Account eAlerts
- Balance Inquiries and Transfers on Domestic ATMs
- Cashier's Checks Made Payable to Accountholder
- **Coin Processing for Minors**
- Consultation with a Financial Advisor *(30 minutes free)*
- Coogan Account Maintenance
- Debit Card PIN Re-issues
- **Debit Card Replacement**
- eStatement Delivery and Archival
- Expedited Direct Deposit Posting *(If credit from originator is received early)*
- File Preparation for Quicken & QuickBooks Users
- Holiday Savings Account
- In-branch Computer Access to Online Banking *(Select Branches)*
- Incoming Wire Transfer Posting
- Instant Issuance of Debit Cards
- Insurance Quotes and Current Coverage Consultation
- Mobile Banking
- No Annual Fee on IRAs & Health Savings Accounts (HSAs)
- No Annual Fee Visa Platinum Credit Cards
- No Loan Application Fees
- No Pre-Payment Penalties on any First Entertainment Loans
- **Notary Service**
- Online Banking and Budgeting Tool
- Online Billp@yer Service
- Online Member-to-Member Transfers
- Online Mortgage Payments
- Online Transfers Between Your Accounts
- Online Transfers to/from Other Financial Institutions
- Payroll Deduction/Direct Deposit
- **Photocopy of Deposited Check/Cashier's Check**
- **Photocopy of Paid Check**
- **Statement Copies**
- **Temporary Checks (four checks)**
- Theme Park Discounts
- **Verification of Deposit**
- Wi-Fi Access *(Select Branches)*