

FIRST ENTERTAINMENT CREDIT UNION

NOTICE OF CHANGE OF FEES

The following fees are effective: January 1, 2018

(Bold indicates change)

GENERAL SERVICE FEES AND CHARGES

ATM Withdrawals on Non-First Entertainment ATMs ¹...	\$ 2.00
<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 <i>(waived for minors)</i>	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) <i>(each)</i>	\$ 29.00
IRA Transfer to Another Institution.....	\$ 25.00
Legal Processing <i>(per hour, except if prohibited by Law)</i>	\$ 50.00
Membership Fee <i>(one time)</i>	\$ 5.00
Monthly Service Fee <i>(First500 Savings Account) ²</i>	\$ 6.00
Overdraft Fee <i>(each)</i> 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 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 <i>(check or ACH)</i>	\$ 20.00
Wire Transfer - Domestic <i>(outgoing)</i>	\$ 25.00
Wire Transfer - International <i>(outgoing)</i>	\$ 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 <i>(per month)</i>	\$ 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® and select Costco® stores)</i>	
Out-of-Network ATM Withdrawals <i>(each)</i> 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 <i>(per month)</i>	\$ 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® and select Costco® stores)</i>	
6 Free Out-of-Network ATM Withdrawals <i>(each thereafter)</i> ¹	\$ 2.00
<i>(additional surcharges may be assessed by ATM Operators)</i>	

TEEN CHECKING

Monthly Service Charge	\$ 0
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® and select Costco® stores)</i>	
Out-of-Network ATM Withdrawals <i>(each)</i> ¹	\$ 2.00
<i>(additional surcharges may be assessed by ATM Operators)</i>	

LIFELINE CHECKING

Monthly Service Charge	\$ 0
Non-Dividend Bearing	
8 Free Account Withdrawals per Month <i>(each thereafter)</i>	\$.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® and select Costco® stores)</i>	
Out-of-Network ATM Withdrawals <i>(each)</i> 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 Branching Nationwide
- Access to Foreign Currency Exchange System
- Account eAlerts
- Balance Inquiries & 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 & 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 & 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
- **Signature Guarantee/Signature Validation Stamps**
- Statement Copies
- Temporary Checks *(four checks)*
- Theme Park Discounts
- Verification of Deposit
- Wi-Fi Access *(select branches)*



**FIRST ENTERTAINMENT
CREDIT UNION**

SCHEDULE OF FEES & CHARGES

SUMMARY OF FREE SERVICES

Effective: January 1, 2018

*Please Retain This Important
Document for Your Records*