

FIRST ENTERTAINMENT CREDIT UNION BUSINESS SERVICES FEES & CHARGES

The following fees are effective: January 1, 2018

GENERAL SERVICE FEES AND CHARGES

Cashier's Check Fee (payable to a third party).....	\$ 5.00
Check by Phone Payments	\$ 5.00
Check Printing	varies by style
Daily Negative Balance Fee	\$ 5.00
<i>(when account balance is negative more than 3 calendar days)</i>	
Escheat Notice.....	\$ 2.00
Excessive Card Replacement Fee (more than 2 in 12 months) ..	\$ 15.00
Foreign Check Processing/Collection Items	\$ 25.00
<i>(additional bank fees may apply)</i>	
Insufficient Funds (NSF) (each)	\$ 29.00
Legal Processing (per hour, except if prohibited by Law)	\$ 50.00
Membership Fee (one time)	\$ 5.00
Out-of-Network ATM Withdrawals (each) ³	\$ 2.50
<i>(additional surcharges may be assessed by ATM Operators)</i>	
Overdraft Fee (each) ¹	\$ 25.00
Overdraft Protection Transfers from Savings	\$ 3.00
Research/Account Reconciliation (per hour) ²	\$ 20.00
<i>(\$20.00 minimum plus any related document copy fees, except if prohibited by Law)</i>	
Returned Deposited/Cashed Item ²	\$ 15.00
Rush Delivery Charges.....	\$ 20.00
<i>(cards or documents requested for expedited delivery)</i>	
Stop Payment Request (Check or ACH) ²	\$ 25.00
Wire Transfer - Domestic (outgoing)	\$ 25.00
Wire Transfer - International (outgoing)	\$ 50.00

¹ See Business Account Agreement and Disclosure for specific details on the Overdraft program.

² No charges are assessed in connection with the investigation of an alleged billing error.

³ An additional 1% of the transaction amount is charged on all international ATM cash withdrawals and on Point-of-Sale purchases.

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

BUSINESS SAVINGS

Monthly Service Charge

With Average Daily Minimum Balance Requirement	\$ 0.00
<i>(\$250.00 in Business Savings or Combined Average Daily Balance of \$100.00 within Business Essentials Checking, Business Advantage Checking Business Term Savings Certificates, and/or Business Money Market)</i>	
Without Average Daily Minimum Balance Requirement (per month)	\$ 5.00
<i>(\$250.00 in Business Savings or Combined Average Daily Balance of \$100.00 within Business Essentials Checking, Business Advantage Checking Business Term Savings Certificates, and/or Business Money Market)</i>	
• Minimum Opening Deposit	\$ 50.00
• Dividend Bearing (balance required to earn Dividends	\$ 250.00)
• Free eStatements, Billp@yer & Mobile Deposits	
• Automatic Transfers via Overdraft available	
• Free Transactions at Nearly 30,000 First Entertainment and CO-OP Network ATMs (locations nationwide, including 7-Eleven® and select Costco® stores)	

BUSINESS MONEY MARKET SAVINGS

Monthly Service Charge

With Average Daily Minimum Balance Requirement	\$ 0.00
<i>(Minimum Average Daily Balance is \$2,500.00)</i>	
Without Average Daily Minimum Balance Requirement (per month)	\$ 10.00
<i>(Minimum Average Daily Balance is \$2,500.00)</i>	
• Minimum Opening Deposit	\$2,500.00
• Dividend Bearing (balance required to earn Dividends	\$ 2,500.00)
• Free eStatements, Billp@yer & Mobile Deposits	
• Automatic Transfers via Overdraft available	
• Free Transactions at Nearly 30,000 First Entertainment and CO-OP Network ATMs (locations nationwide, including 7-Eleven® and select Costco® stores)	

BUSINESS ESSENTIALS CHECKING

Monthly Service Charge

With Average Daily Minimum Balance Requirement	\$ 0.00
<i>(Minimum Average Daily Balance of \$5,000.00 or a Combined Average Daily Balance of \$10,000.00)</i>	
Without Average Daily Minimum Balance Requirement (per month)	\$ 16.00
<i>(Minimum Average Daily Balance of \$5,000.00 or a Combined Average Daily Balance of \$10,000.00)</i>	
• Minimum Opening Deposit.....	\$ 100.00
• Free eStatements, Billp@yer & Mobile Deposits	
• Transactions Allowed (per month)	150
Excess Transaction Fee (per transaction).....	\$ 0.40
<i>(transactions include: deposits, deposited items, and drafts/checks)</i>	
• ACH (credits/debits) Transactions Allowed (per month)	50
Excess ACH Fee (per transaction).....	\$ 0.20
<i>(ACH Transactions defined by the Business Services Account Agreement and Disclosure)</i>	
• Maximum Cash Deposit (per month)	\$ 7,500.00
Excess Cash Deposit Fee (per \$100.00).....	\$ 0.10
• Free Transactions at Nearly 30,000 First Entertainment and CO-OP Network ATMs (locations nationwide, including 7-Eleven and select Costco® stores)	

BUSINESS ADVANTAGE CHECKING

Monthly Service Charge

With Average Daily Minimum Balance Requirement	\$ 0.00
<i>(Minimum Average Daily Balance of \$10,000.00 or a Combined Average Daily Balance of \$25,000.00)</i>	
Without Average Daily Minimum Balance Requirement (per month)	\$ 22.00
<i>(Minimum Average Daily Balance of \$10,000.00 or a Combined Average Daily Balance of \$25,000.00)</i>	
• Minimum Opening Deposit	\$ 500.00
• Free eStatements, Billp@yer & Mobile Deposits	
• Transactions Allowed (per month)	300
Excess Transaction Fee (per transaction)	\$ 0.40
<i>(transactions include: deposits, deposited items, and drafts/checks)</i>	
• ACH (credits/debits) Transactions Allowed (per month)	100
Excess ACH Fee (per transaction).....	\$ 0.20
<i>(ACH Transactions defined by the Business Services Account Agreement and Disclosure)</i>	
• Maximum Cash Deposit (per month)	\$10,000.00
Excess Cash Deposit Fee (per \$100.00).....	\$ 0.10
• Free Transactions at Nearly 30,000 First Entertainment and CO-OP Network ATMs (locations nationwide, including 7-Eleven® and select Costco® stores)	



**FIRST ENTERTAINMENT
CREDIT UNION**

SCHEDULE OF FEES & CHARGES

Business Services

Effective: January 1, 2018

*Please Retain This Important
Document for Your Records*