

Membership

\$5 initial deposit & No-Cost Benefits

- Online Banking & Bill Pay
 - Mobile App with Mobile Deposit
 - 24/7 Member Contact Center
 - Money Management (Personal Financial Management Tool)
 - Debit Card
 - Text Messaging
 - Access to over 30,000 CO-OP ATMs
 - Access to over 5,000 CO-OP Shared Branches
 - GreenPath Financial Wellness Program
 - Notary Services
 - Teller Service at Forrit CU
- Failure to maintain minimum \$5.00 Share: Membership will lapse and a service fee equal to remaining balance assessed unless membership resumed within 60 days.

ATM and Card Fees

- Non CO-OP ATM Use \$1/transaction (withdrawal & inquiry)
- ATM - Access of Membership Share \$2/month
- ATM Deposit Adjustment Fee \$15/occurrence
- Debit Card Replacement \$10/occurrence
- Debit Card Order Rush Fee \$40
- Visa Foreign Transaction Fee Up to 1% of transaction amount
- Shared Branch Transfer/Withdrawal \$1 after 5 free/month
- Shared Branch Adjustment Fee \$15/occurrence
- Visa Gift Card \$2/each if under \$25
- Visa Gift Card replacement \$10/card
- Prepaid Debit Card \$7.95/card

Wire Transfer Fees

- Incoming Wire - Domestic/International \$10
- Outgoing Wire - Domestic \$20
- Outgoing Wire - International \$35

Loan Fees

- Loan Modification/Skip-a-Payment \$35
- Lifestyle Line of Credit Annual Participation \$25
- Line of Credit Annual Participation \$20
- Overdraft Annual Participation \$20
- Subordination Fee \$150
- Written Loan Payoff Request \$25
- Phone payment via non-Forrit CU credit/debit card \$10

Account Services & Fees

- **Returns, Transfers, and Stop Payment Services**
 - Non-Sufficient Funds \$29/NSF
 - Courtesy Pay \$25/Courtesy Pay
 - Stop Payment Requests \$29/check or ACH
 - CU Transfer to Pay Item \$10/occurrence
 - Loan Overdraft Transfer Fee \$2/transfer of \$10 or more
 - Deposited Item Returned \$25/item
 - Returned Mail \$5/month
 - Item Sent for Collection \$15/item
- **Checks, Printing Services, Legal and Research Services**
 - Money Order \$2/item
 - Photocopy of Check \$2/copy
 - Check Printing Price varies
 - Temporary Checks \$1/four checks
 - Statement Copy \$3/copy
 - Guaranteed Funds Check \$15/check
 - Foreign Items Pass Thru Costs CU Issued
 - Check to 3rd Party \$3/check
 - Copy of CU Issued Check \$3/check
 - Clearing Fee - Advantage+ Money Mkt \$10/check (if > 3/month)
 - Legal Process \$50/occurrence
 - Reconciliation/Research \$25/hour with 1/2 hour minimum
- **Online Service Fees**
 - Bill Pay - Overnight Paper Payment \$15
 - Bill Pay - Overnight Electronic Payment \$17.50
 - Institution-2-Institution Transfer (Standard) No Fee
 - Institution-2-Institution Transfer (Next Day) \$2
 - PopMoney Basic Fees (Send or Request Funds) No Fee
 - PopMoney Next Day Fees \$1
- **Account Closures & Inactivity**
 - Inactive Account \$5/month (after 12 months of inactivity)
 - Lifestyle Club Account Early Closure \$15
 - Any other deposit account \$10 within 90 days of opening
 - Limited Membership \$15
(Account closed/reopened within 1 year of opening/closing)
- **Monthly Fees & Excessive Withdrawals**
 - Checking Accounts No Fee
 - Refresh Checking \$10/month
 - Everyday Access Account \$3 (Waived if criteria are met)
 - Membership Share \$1/withdrawal (> 6/month)
 - Money Fund \$5/withdrawal (> 3/month)
 - Rainy Day Fund and Save to Win \$15/withdrawal (> 1/month)
 - Advantage+ Money Market \$10/transaction (> 6/month)