



2051 Westown Parkway  
 West Des Moines, IA 50265  
 515.224.4300 | 800.392.7122  
 www.gofirstclass.org

*(Effective 09/01/2021)*

All Share Accounts	Fee
Per statement copy (Reprint)	\$5.00
Statement print out of transactions (Mid-Cycle Statement)	\$5.00
Money orders	\$3.00
Early account close less than six months	\$25.00
Redeposited returned NSF check	\$25.00
Teller check	\$3.00
Coin Counting (Free if member account has Share, Sharedraft, & Direct Deposit)	10% of Total

Share Certificate –Early Withdrawal Penalty	Fee
We may impose a penalty if you withdraw funds from your account before the maturity date. <b>Amount of Penalty.</b> For all accounts, the amount of the early withdrawal penalty for your account is 180 days' dividends.	

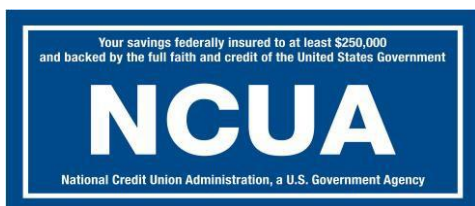
Holiday Account	Fee
Per withdrawal fee other than annual disbursement	\$10.00

Money Market	Fee
Per withdrawal/transfer fee after six withdrawals/transfers	\$10.00

Inactive/Dormant Monthly Assessment for Share and/or ShareDraft Accounts	Fee
Accounts under \$100 with no activity for 6 months	\$5.00 monthly
Accounts under \$300 with no activity for 24 months	\$5.00 monthly
Accounts under \$500 with no activity for 5 years	\$5.00 monthly
<i>*Each account type meeting these requirements will be assessed accordingly until the balance reaches \$0.00</i>	

Sharedraft (Checking)	Fee
Stop payment fee	\$30.00
Returned drafts (NSF) fee per draft	\$32.00
Sharedraft copy fee per draft	\$3.00
Courtesy Pay per item	\$32.00

First Class Visa Debit Card	Fee
Deposit and point of sale (PIN-based) transactions	FREE
Withdrawals at non First Class ATM's after 7 FREE per month <i>(There is no charge for any transaction completed at any ATM owned by FCCCU)</i>	\$2.00 each
Replacement fee for lost, stolen or replacement card(s)	\$5.00
Rush order Debit Card fee	\$50.00
ATM error in deposit	\$10.00
Empty envelope	\$25.00
Daily transaction maximum:	\$300.00
At ATM	Available Balance
As POS	Available Balance
As E-Debit(sharedraft with Signature)	Available Balance



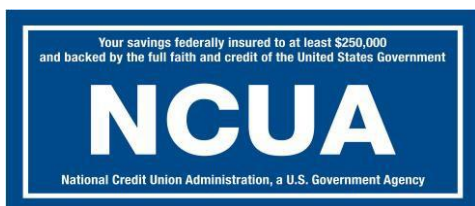


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Lockboxes	Fee
Per Year for 3"x5" box	\$25.00
Per Year for 3"x10" box	\$40.00
Per Year for 5"x10" box	\$55.00
Per Year for 10"x10" box	\$85.00
One Lost Key	\$45.00
Two Lost Keys Cost to re-drill Box	Actual Cost

Miscellaneous	Fee
Local fax per page	\$6.00
Copies-1st 3 are free/ additional copies \$1.00 each	\$1.00
Per wiring fee for wiring funds-Domestic	\$25.00
Foreign wire	\$45.00
Invalid Wire Return Fee	\$10.00
Incoming Wire Transfer	\$10.00
Phone/Automatic Transfer	\$1.00
Per Hour Research/Reconciliation Fee	\$35.00
Third party account verification	\$10.00
ATIRA Gift Card (member)	\$2.00
ATIRA Gift Card (non-member)	\$5.00
ATIRA reloadable gift card (member)	\$5.00
ATIRA reloadable gift card (non-member)	\$25.00
Garnishment and levy administration fee	\$50.00
Bill pay stop payment	\$32.00
Line of credit transfer fee to Sharedraft account	\$5.00
Savings overdraft transfer to Sharedraft account	\$3.00
Notary Service (Free if member account has Share, Sharedraft, & Direct Deposit)	\$5.00
Notary Services (non-member)	\$10.00
Medallion Stamp (Free if member account has Share, Sharedraft, & Direct Deposit)	\$15.00
Loan Payment via phone (Debit/Credit Card or ACH)	\$10.00
Loan Payment via online payment portal (Debit/Credit Card or ACH)	\$2.00
Returned Mail (following 2 returned statements)	\$5.00





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**Minimum Balance Requirements**

To open a Share Account\*, you are required to deposit a pledge to a Membership Share Account one share of \$25.00. Basic Share and Sharedraft Accounts are subject to an inactive/dormant & low-balance assessment as follows:

- Accounts under \$100 with no activity for 6 months: \$5.00 monthly assessment
- Accounts under \$300 with no activity for 24 months: \$5.00 monthly assessment
- Accounts under \$500 with no activity for 5 years: \$5.00 monthly assessment

\*Each account type meeting these requirements will be assessed accordingly until the balance reaches \$0.00.

A daily balance of \$300.00 is required to earn your dividend rate on your Platinum Investment Share Account. A minimum opening deposit of \$10.00 is required to open a Sharedraft account. To open an Investment Access accounts (money market), the member must be in good standing. The minimum daily balance for Investment Access is \$2,000.00.

**Transactions**

Excluding the Sharedraft/Daily Transaction Amount, during any monthly period, you may make no more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, or telephonic order or instruction. (REG D)

Overdraft protection from your shares account will transfer in \$100.00 increments only. Overdraft protection from your sharedraft line of credit will transfer in increments of \$100.00 only.

**First Class Community Credit Union Visa Debit Card**

You can get 24-hour access to your account with your FCCCU Visa debit card. Access your account at any First Class Community Credit Union ATM at no charge. The First Class ATMs are located at the Des Moines Main Post Office, Westown Parkway Branch, and the USPS Network Distribution Center (NDC). Please note the ATMs located at the Main Post Office and NDC are not public access. You may make debit transactions with your First Class Visa debit card at no charge. You may make withdrawals at any ATM displaying a Plus or Shazam logo without a surcharge fee. Deposits and point-of-sale transactions are FREE and are not counted as one of your ATM withdrawal transactions. There is a \$5.00 per card replacement fee for lost, stolen or replacement Debit cards. Please refer to your "Membership Account Agreement" for additional details.

First Class Community Credit Union no longer issues ATM cards. All qualifying accounts are offered a Debit Card.

**Membership Account Agreement**

Please refer to your Membership Account Agreement for additional details.

**Courtesy Pay**

Please refer to Courtesy Pay FAQs and Opt-in Form for additional details.

