



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

(Effective 08/01/2022)

| 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. Amount of Penalty. For all accounts, the amount of the early withdrawal penalty for your account is 180 days' dividends. | |

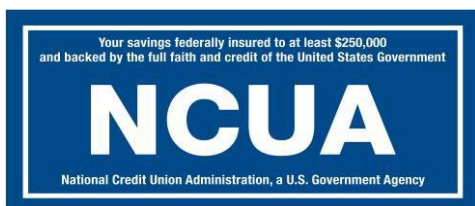
| Holiday Account | Fee |
|---|---------|
| Per withdrawal fee other than annual disbursement | \$10.00 |

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

| Inactive/Dormant Monthly Assessment for Share and/or ShareDraft Accounts | Fee |
|--|----------------|
| No activity for 18 months | \$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 |



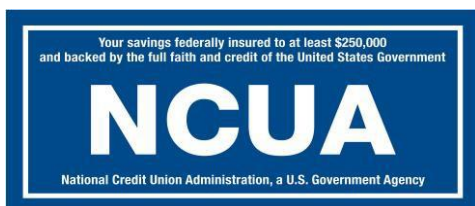


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| Lockboxes | Fee |
|------------------------------------|-------------|
| Per Year for 3"x5" box | \$25.00 |
| Per Year for 3"x10" box | \$40.00 |
| Per Year for 5"x10" box | \$55.00 |
| Per Year for 10"x10" box | \$85.00 |
| One Lost Key | \$45.00 |
| 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 | \$70.00 |
| 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 |
| One Time Loan Payment (Debit/Credit Card or ACH) | \$5.00 |
| ACH Loan Payment Return Fee | \$32.00 |
| 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 after no activity for 18 months. 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 and sharedraft line of credit will transfer the minimum amount needed to cover any transactions.

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.

