

**MORE THAN 60,000 MEMBERS
HAVE DISCOVERED THE VALUE
OF FIRST CITY MEMBERSHIP,
AND WE INVITE YOU TO JOIN
OR REFER A FRIEND OR FAMILY
MEMBER.**



**NEW MEMBERSHIP
ACCOUNT**

\$10 CASH

**OPEN A NEW ACCOUNT
AND EXPERIENCE
THE CREDIT UNION
DIFFERENCE!**

A minimum balance of \$5 in your regular savings account is required for First City membership, this coupon will pay that amount for you!



MEMBER REFERRAL

\$25 CASH

**SHARE THE BENEFITS OF
FIRST CITY MEMBERSHIP!**

**REFER A FAMILY MEMBER OR
COWORKER**

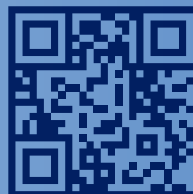
Referred member must open savings and checking. Bonus paid immediately to savings account upon account opening



**WWW.FIRSTCITYCU.ORG
(800) 944-2200**



www.firstcitycu.org



Savings
Federally
Insured by
the NCUA



Programs subject to change without notice.
For loan products, credit approval required.

20170911

**FEE
SCHEDULE**

NOVEMBER 1, 2017

First City Credit Union Always Working To Save You



Fewer Fees
Lower Costs
•
Compare
and Save!

General Fees	
Cashier's Check, per item	\$7.50
Collection Items: Domestic/International	\$20.00/\$30.00
Duplicate Statement Request	\$5.00/stmt
Returned Mail Processing	\$10.00
IRA Closures/Transfers Out	\$25.00
Money Orders	\$5.00
Negative Balance Collection Fee (overdrawn 15 or more days)	\$25.00
Legal Document Processing	\$50.00
Research/Reconciliation Fee (per hour)	\$50.00
Returned Payment	\$31.00
Returned Checks	\$31.00
ACH Rejected Items	\$5.00
Stop Payment	\$31.00
ACH Revocation Request	\$31.00
ACH Non Sufficient Funds	\$31.00
Non-Member Check Cashing Fee	\$10.00
Overdraft Protection/Electronic Funds Transfer	\$5.00
Wire Transfers	
Incoming Domestic	\$10.00
Outgoing Domestic	\$25.00
Wire Trace	\$35.00
Card Services and Transactions	
ATM Withdrawals/Inquiries at non First City, non CO-OP Network ATMs*	\$3.00
ATM Withdrawals/Inquiries Exceeding Six per Calendar Month (savings accounts only)	\$3.00
Rush Delivery of Card	Per deliverer
Visa Credit, Visa Check, ATM Card, or PIN Replacement	\$10.00

Checking Accounts**	
Courtesy Pay Overdraft Charge (if paid)	\$31.00
Non-Sufficient Funds Charge (if returned)	\$31.00
Uncollected Funds Fee	\$31.00
Interest Checking Accounts	
Monthly Service Fee (waived with daily minimum balance of \$500 or average monthly balance of \$1,000 or aggregate account balance of \$5,000)	\$7.50
Advantage Checking Accounts	
Monthly Service Fee (waived with direct deposit of net pay or with active First City consumer loan)	\$7.50
Check Builder Checking Accounts	
Monthly Service Fee (waived with direct deposit of net pay or with active First City consumer loan)	\$7.50
FirstCitylink Bill Payment Accounts	
Stop Payment and Non-Sufficient Funds Fees	\$31.00
Loan Fees	
Phone/Web Order for Payment of First City Loan from Other Institution	\$12.00
Skip-A-Payment	\$30.00
Deferments/Loan Modifications	\$50.00

* First City ATM fees vary depending on account type or status. Other financial institutions may charge an additional fee (known as a surcharge) for an ATM transaction. This fee will be added to the total amount of the transaction and is not a source of income for First City.

** Including Advantage Checking, Interest Checking, Free Checking, Freedom Choice Checking (for 16-17 year olds, parental signature required), and eGreen Checking.

The eGreen checking product is no longer available. Existing eGreen accounts opened before 6-1-13 have a \$10.00 monthly fee unless a member is enrolled in electronic statement delivery and performs five or more merchant visa check card transactions per month.

This disclosure supersedes all disclosures prior to the effective date shown on the front. Some fees subject to change without notice.