



Fee Schedule

Effective date 12/06/2018

| Item | Fee |
|---|-----------------------|
| Bill Pay | No Monthly Fee |
| Cashier's Check Fee* | \$4.00 |
| Early Account Closure Fee - Savings and IRA (within 90 days of Account Opening) | \$10.00 |
| Early Account Closure Fee - Club Account (before 10/01 for Christmas Club and 5/01 for Vacation Club) | \$10.00 |
| Inactive Account Fee - No Activity within 5 years | \$25.00 |
| Levy and Garnishment Processing | \$30.00 |
| Mail, Overnight Fee | \$30.00 |
| Mail, Overnight for Saturday Delivery | \$45.00 |
| Mail, Returned Fee | \$5.00 |
| Membership Fee | \$5.00 |
| Money Order Fee* | \$2.00 |
| Notary Services | Free for Members Only |
| Overdraft Protection and Courtesy Pay, Per Item** | \$32.00 |
| Overdraft Transfer Fee (Funds Transferred from a Linked Account to Cover a Transaction) | \$5.00 |
| Photocopy | \$5.00 |
| ProPay Online / Phone Loan Payment | \$4.95 |
| Reconciliation/Research Fee | \$20.00 per hour |
| Returned Deposited Item Fee | \$32.00 |

| Item | Fee |
|--|--|
| Safe Deposit Boxes 3 x 5; 3 x 10; 5 x 10 | \$25.00; \$40.00; \$55.00 |
| Self-Service Coin Machine | Members - Free Non Members - 8% of Total |
| Statement Copy or Account Printout | \$10.00 |
| Stop Payment Fee | \$32.00 |
| Temporary Checks | \$2.00 per page of 4 |
| Visa Debit or MasterCard PIN Replacement | \$5.00 |
| Visa Debit or MasterCard Card Replacement | \$10.00 |
| Visa Debit or MasterCard Card Replacement - Rush | \$50.00 |
| Visa Gift Card - Non-Reloadable | \$3.00 |
| Wire Transfer - Domestic (Before 2:00PM) | \$25.00 |
| Wire Transfer - Domestic (After 2:00PM) | \$35.00 |
| Wire Transfer - Incoming | \$5.00 |
| Wire Transfer - International | \$40.00 |

*Golden Year Members receive these services at no charge

**See the Membership Agreement for Information on the Overdraft /
Courtesy Pay Program

Effective date 08/01/2020

| Item | Fee |
|--|--------------------------|
| ACH Origination Fee | \$3.00 |
| ACH Origination Fee to Pay a FLAG CU Loan | Free |
| Bill Pay | No Monthly Fee |
| Cashier's Check Fee* | \$4.00 |
| Early Account Closure Fee - Savings and IRA (within 90 days of Account Opening) | \$10.00 |
| Early Account Closure Fee - Club Account (before 10/01 for Christmas Club and 5/01 for Vacation Club) | \$10.00 |
| Inactive Account Fee - No Activity within 5 years | \$25.00 |
| Mail, Overnight Fee | \$30.00 |
| Mail, Overnight for Saturday Delivery | \$45.00 |
| Mail, Returned Fee | \$5.00 |
| Membership Fee | \$5.00 |
| Money Order Fee* | \$2.00 |
| Non-Member Check Cashing | \$5.00 |
| Notary Services | Free for Members Only |
| Overdraft Protection and Courtesy Pay, Per Item** | \$32.00 |
| Overdraft Transfer Fee (Funds Transferred from a Linked Account to Cover a Transaction)** | \$5.00 |
| Photocopy | \$5.00 |

| Item | Fee |
|--|--|
| ProPay Online / Phone Loan Payment | \$4.95 |
| Reconciliation/Research Fee | \$20.00 per hour |
| Returned Deposited Item Fee | \$32.00 |
| Safe Deposit Boxes 3 x 5; 3 x 10; 5 x 10 | \$25.00; \$40.00; \$55.00 |
| Self-Service Coin Machine | Members: Free Non Members: 8% of Total |
| Statement Copy or Account Printout | \$10.00 |
| Stop Payment Fee | \$32.00 |
| Tax Garnishment / Levy Fee | \$100.00 |
| Temporary Checks | \$2.00 per page of 4 |
| Visa Debit or MasterCard PIN Replacement | \$5.00 |
| Visa Debit or MasterCard Card Replacement | \$10.00 |
| Visa Debit or MasterCard Card Replacement - Rush | \$50.00 |
| Visa Gift Card - Non-Reloadable | \$3.00 |
| Wire Transfer - Domestic | \$25.00 |
| Wire Transfer - Incoming | \$5.00 |
| Wire Transfer - International | \$40.00 |

*Golden Year Members receive these services at no charge

**See the Membership Agreement for Information on the Overdraft / Courtesy Pay Program