

**CONSUMER FEE SCHEDULE**

Effective as of August 1, 2025

**ACCOUNT CHARGES**

Bad Address <sup>1</sup> -----	\$5.00/month
Check Order <sup>1</sup> -----	Price varies
Copy of a Paid Draft <sup>1</sup> -----	\$1.00
Courtesy Pay (per presentment) <sup>1</sup> -----	\$25.00
Dormant Account Fee <sup>1 2</sup> -----	\$5.00/month
Foreign Check Deposit-----	\$10.00
Non-Sufficient Funds (NSF) <sup>1, 3</sup> (per presentment)-----	\$25.00
Return Items (per presentment) <sup>4</sup> -----	\$20.00
Stop Payment <sup>5</sup> -----	\$35.00
Check Replacement Fee <sup>6</sup> -----	\$35.00
First Step Account Maintenance Fee <sup>7</sup> -----	\$5.00/month

**VISA® DEBIT CARD SERVICES<sup>8</sup>**

Deposit Adjustment Fee <sup>9</sup> -----	\$1.00
International Transaction Fee <sup>10</sup> -----	see below
People First ATM Transactions <sup>10 11</sup> -----	FREE
Replacement of Visa® Debit Card-----	\$10.00

**AUTOMATED/ELECTRONIC SERVICES**

Bill Payer-----	FREE
Mobile Banking-----	FREE
Online Banking-----	FREE
Phone Banking-----	FREE

**CREDIT CARD**

International Transaction Fee <sup>10</sup> -----	see below
Late Payment-----	up to \$25.00
Letter Check Stop Payment-----	\$35.00
Returned Letter Check-----	\$35.00
Returned Payment-----	\$20.00

**GENERAL SERVICES**

Account Reconciliation (per hour)-----	\$20.00
Cashier's Check-----	\$5.00
Coin Machine-----	3% (of total)
Copy of Prior Statement (per hour)-----	\$20.00

**GENERAL SERVICES (continued)**

(per page of statement)-----	\$1.00
Escheatment-----	\$50.00
Money Order <sup>12</sup> -----	\$2.00
Night Depository (bag & key)-----	\$25.00
Tax Levy/Garnishment-----	\$100.00

**LOANS**

Consumer Loan Late Payment <sup>13</sup> -----	2%
Land Loan Application-----	\$250.00
Line of Credit Late Payment-----	\$20.00
Modification/Refinance (no cash out)-----	\$50.00
Real Estate Loan Late Payment <sup>14</sup> -----	5%
Title Processing Fee-----	\$86.00
Skip A Pay Fee-----	\$35.00

**MORTGAGE/HOME EQUITY LOANS**

Amend Mortgage-----	\$150.00
Mortgage Application – Conventional-----	\$300.00
FHA-----	\$375.00
Mortgage Modification Fee-----	\$250.00
Satisfaction Fee-----	\$54-\$224.75
Subordination Fee-----	\$100.00

**SAFE DEPOSIT BOXES<sup>15</sup>**

Change lock-----	\$75.00
Drilling-----	\$125.00
Replacement key-----	\$7.00
Safe Deposit Boxes (annual fee):	
2"x5" & 3"x5"-----	\$30.00
3"x10" & 5"x5"-----	\$45.00
5"x10"-----	\$70.00
10"x10"-----	\$110.00

**WIRE TRANSFERS**

Incoming (domestic or international)-----	\$15.00
Outgoing (domestic)-----	\$25.00
Outgoing (international)-----	\$50.00

 For the most current information or additional details on products and services, please visit our website: [Peoplefirst.com](http://Peoplefirst.com)
<sup>1</sup> Does not apply to First Step Accounts.

<sup>2</sup> Accounts are considered dormant after 12 months of inactivity. The dormant account fee will not be assessed on accounts with an aggregate balance greater than \$500, active loan, certificate, or IRA accounts, or when the accountholder is less than 18 years of age.

<sup>3</sup> A Non-Sufficient Funds fee may apply when an NSF or overdraft is created by check, in-person withdrawal, or other electronic means.

<sup>4</sup> A charge for a returned item is incurred when a third-party check which you have cashed or deposited to your account is returned for non-payment, postdated, or stale dated.

<sup>5</sup> Stop payment fee refers to a personal check, a series of checks, or an ACH Pre-Authorized Debit.

<sup>6</sup> Applies to replacement and/or recrediting of credit union checks, cashier's checks, and money orders.

<sup>7</sup> First Step Accounts Only.

<sup>8</sup> The fees and charges listed above are associated with the use of Visa® Debit Card. Foreign ATMs: If you use an ATM that is not operated by the Credit Union, you may be charged a fee by the ATM operator and by any national, regional, or local network used in processing the transaction. The ATM surcharge will be debited from your account if you elect to complete the transaction. Your statement will reflect the individual fees charged to each transaction account on the day they occur.

<sup>9</sup> You will be charged a Deposit Adjustment Fee when changes to the deposited amount are necessary.

<sup>10</sup> International Transaction Fees: For transactions that are initiated in a foreign currency, you will be charged 1% of the final settlement amount. For transactions occurring in foreign countries and initiated in U.S. Dollars, you will be charged .8% of the final settlement amount.

<sup>11</sup> Free transactions performed at People First FCU ATMs include withdrawals, deposits, transfers, and inquiries.

<sup>12</sup> Money Order Fee for First Step Accounts \$1.70.

<sup>13</sup> All closed-end consumer loans will be assessed a late fee of 2% of the portion of the payment which is late for each month or the part of the month greater than 10 days that it remains unpaid.

<sup>14</sup> All real estate loans will be assessed a late fee of 5% of the principal and interest due if your payment is more than 15 days late.

<sup>15</sup> Drilling, Key Replacement, or changing of locks is performed by an outside vendor. The member will be held responsible for these charges and must pay the vendor to perform these services. Sales tax may apply.
