

**FIRST POINT FCU  
FEES AND CHARGES**

*As of November 1, 2013*

**SHARE DRAFT ACCOUNTS**

Minimum deposit .....	\$ 5.00
Monthly service fee .....	No Charge
Non-sufficient funds .....	\$ 15.00
Photocopy of paid check .....	\$ 1.50
Stop payment .....	\$ 7.00

**CHECK CARD/ATM CARDS**

Card issuance .....	No Charge
Monthly service fee .....	No Charge
Card replacement .....	\$ 3.00
Copy of PIN #.....	\$ 2.00

**OTHER SERVICES/FEES**

Check Printing .....	Prices Vary
Deposited/Cashed Item Returned .....	\$ 5.00
Escheat Processing .....	\$ 60.00
Federal Express Delivery .....	\$ 15.00
Wire Transfer – Domestic .....	\$ 20.00
Wire Transfer – International .....	\$ 35.00

**BILL PAYMENT**

Monthly service fee .....	\$ 4.00
(Fee will be waived if account is active within a 4 month period)	
Per proof of payment not necessitated by a dispute....	\$10 per item
Payments returned due to customer error .....	\$10 per item
Cancellation Fee .....	\$8 per item
ACH Return Fee .....	\$10 per item
Express Mail correspondence .....	\$ 15.00
Overdraft Fee .....	\$15 per day