



72 Loveton Circle  
 Sparks, Maryland 21152  
 410-321-6060 • 1-800-903-3328  
[www.firstfinancial.org](http://www.firstfinancial.org)

## Commercial Account Fee Schedule

**DISCLOSURE:** This Fee Schedule sets forth certain conditions, fees and charges applicable to your Business Savings, Business Checking, or Money Manager Share and Loans at First Financial Federal Credit Union as of **April 11, 2022**. This schedule is incorporated as part of your Commercial Agreement and Disclosures with First Financial Federal Credit Union.

### SCHEDULE OF FEES AND CHARGES

<b>TELLER SERVICES</b>	<b>FEE</b>
1. <b>Deposited Check Transaction Fee</b> (per item) . . . . .	\$0.25/item over 50
Fee per check deposited, any deposit method	
50 free deposited checks per calendar month	
2. <b>Cash Deposit Processing Fee</b> (per calendar month) . . . . .	\$5.00
Fee assessed when the total cash deposited for the calendar month exceeds \$10,000.00, any deposit method	
3. <b>Wire Transfer:</b>	
<b>OUTGOING DOMESTIC</b> (per transfer) . . . . .	\$15.00
4. <b>Stop Payment:</b>	
Personal Check (per check) . . . . .	\$15.00
Automated Debit (ACH) . . . . .	\$15.00
FFFCU Official Check (per check) . . . . .	\$15.00
5. <b>Non-sufficient Funds – UNPAID OR PAID AS "COURTESY PAY"</b>	
(per check, ACH or other electronic withdrawal) . . . . .	\$28.00
<i>Maximum of 5 per day</i>	
6. <b>Return of Unpaid Deposit/Payment</b> (per item or electronic transaction)	
If item can be re-deposited . . . . .	\$10.00
If item cannot be re-deposited . . . . .	\$15.00
7. <b>External Institution Transfer Non-sufficient Funds</b> (outgoing)	
Returned item (incoming) (per transfer) . . . . .	\$28.00
8. <b>Check Copies*</b> (over 2 per year, per check) . . . . .	\$2.00
	(Fee waived if check copies are for IRS audit)
9. <b>Official Check Copy</b> . . . . .	\$5.00
10. <b>Statement Copies*</b> (per statement). . . . .	\$2.00
11. <b>Balance Checkbook to Statement</b> (per statement) . . . . .	\$10.00
12. <b>Transaction Document Copies</b> (each) . . . . .	\$5.00
13. <b>Deposited Item Copy</b> . . . . .	\$5.00
14. <b>Visa Sales Draft Copy</b> . . . . .	\$10.00
15. <b>Visa Preauthorized Payment Cancellation</b> . . . . .	\$20.00
16. <b>Third Party Official Check</b> (for each over 1 per month) . . . . .	\$5.00
17. <b>Inactivity Fee</b> (per quarter, starting at the 24th month of inactivity) . . . . .	\$15.00
18. <b>Dormant Accounts</b> (no activity past 3 years)	
(per year, aggregate share balances less than \$50) . . . . .	\$10.00
(per year, aggregate share balances \$50 and over) . . . . .	\$20.00
19. <b>Tax Levy/Garnishment Fee</b> . . . . .	\$125.00

(Continued on back)

**FEE****20. Foreign Check Deposits:**

Canadian Check Clearing of US or Canadian Funds .....	\$ 20.00
Return Item .....	\$ 20.00
UK, France, Germany, Japan Check Clearing	
US Funds Only .....	\$ 30.00
Return Item .....	\$ 40.00
All other Foreign Deposits .....	\$ 30.00 & up
(Fee assessed will be that amount which is incurred by First Financial)	

- 21. Visa International Transaction Fee** ..... 1% of the total transaction amount  
 (Applies to all foreign transactions and transactions processed outside of the USA, including transactions originating domestically (USA) by phone, internet, or in person.)

**LOAN SERVICES**

<b>Subordination Fee</b> .....	\$ 150.00
<b>Mortgage Lien Release</b> .....	\$ 25.00
	(Plus applicable county/municipality recording fee)

**ATM SERVICES****Non-FFFCU ATM Transactions and Inquiries:** (includes Allpoint Network Transactions)

Savings over 6 in a month (each) .....	\$ 1.50
Savings and checking over 6 in a month (each) .....	\$ 1.50
Checking with direct deposit over 8 in a month (each) .....	\$ 1.50
Checking with direct deposit and active Visa over 10 in a month (each) .....	\$ 1.50

**Point of Sale (POS) Purchases** ..... N/C

**ONLINE BILL PAY**

**Bill Pay Transactions** ..... Free/FFFCU Checking Accountholders  
 (Charges may apply for rush delivery)

**Bill Pay Stop Payment**

Member Initiated .....	\$ 28.00
Return of Payment** .....	\$ 10.00

**Bill Pay Non-sufficient Funds** ..... \$ 28.00

**Bill Pay Gift Check** ..... \$ 2.99

**Bill Pay Donation** ..... \$ 1.99

\*Free eStatements and unlimited check copies available through Online Banking. All fees subject to change.

\*\*Includes postal and merchant returns, as well as stale dated checks.