

**DISCLOSURE:** This Fee Schedule sets forth certain conditions, fees and charges applicable to your Regular Share Savings, Checking, Money Market, IRA, Summer Pay, Christmas Club or Loan accounts at First Financial Federal Credit Union as of **April 11, 2022**. This schedule is incorporated as part of your account agreement with First Financial Federal Credit Union.

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

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

