



## First Source Federal Credit Union Business Fee Schedule

effective January 1, 2023

Below is information regarding the schedule of First Source Federal Credit Union's fees and charges. Please review and retain for your records. If you have any questions, you may contact us at 315-735-8571 or 1-800-735-8571. ~

➤ Stop payment	\$ 25.00
➤ Non-sufficient funds	\$ 25.00
➤ Official Checks	\$ 3.00
➤ Returned deposited item drawn on your account from another financial institution	\$ 25.00
➤ Other checks deposited or cashed and returned unpaid	\$ 10.00
➤ Overdraft transfer from another deposit account	\$ 5.00
➤ Check Protest	\$ 20.00
➤ Garnishment Processing	\$ 40.00
➤ Zipper Deposit Bag	\$ 5.00
➤ Lost Night Deposit Key Fee	\$ 15.00 (per key)
➤ Check copy	\$ 3.00
➤ Faxed check copy	\$ 4.00
➤ Hourly fee for research time on account reconciliation	\$ 10.00
➤ Statement copy	\$ 2.00
➤ Non-First Source (Foreign) ATM transaction	\$ 1.00
➤ Non-First Source (Foreign) ATM balance inquiry	\$ 1.00
➤ Point of Sale/Debit Card Transaction	No Charge
➤ Debit Card replacement cards	\$ 10.00
➤ Closed accounts held less than 6 months	\$ 10.00
➤ Monthly fee for inactive savings accounts (no activity for 6 months and balance is \$200 or less; waived if under age 18)	\$ 10.00
➤ Monthly fee for inactive checking accounts (no activity for 6 months and balance is \$200 or less; waived if under age 18)	\$ 10.00
➤ Check cashing fee for inactive account	\$ 5.00
➤ Wire transfers (incoming)	\$ 15.00
➤ Wire transfers (outgoing)	
Domestic	\$ 20.00
International	\$ 35.00
➤ Same Day Self Pay	\$ 5.00
➤ Same Day Assisted Pay	\$ 10.00
➤ Subordination Agreement/Partial Release	\$125.00
➤ Business Checking	\$ .25 per item
<i>This fee is not applicable if 350 items or less are presented per month.</i>	
<i>Items = checks cleared, checks deposited, withdrawals, on-us checks, and ACH withdrawals</i>	
<i>Items excluded: cash deposits, Debit/POS/ATM and some automated transactions.</i>	
➤ Online Banking Bill Pay	\$ 5.00 monthly

**Safe Deposit Box fees:** (Effective 1/1/23 new safe deposit box rentals are no longer available.) A low annual rental fee that can be automatically deducted from your First Source checking or savings account. Safe Deposit boxes are available at these branch locations:

	Box size	Annual Rental
<b>New Hartford</b> , 4451 Commercial Drive	3x5	\$ 29.00
	5x5	\$ 39.00
	3x10	\$ 49.00
	5x10	\$ 69.00
	10x10	\$129.00
	Lost key fee	\$ 15.00 (per key)
<b>South Utica</b> , 1634 Genesee Street	Box Drilling fee (if keys are not returned)	\$150.00
<b>Rome</b> , 1822 Back River Blvd		