



First Source Federal Credit Union 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 (first 3 are FREE) | \$ 3.00 |
| ➤ Member Reserve access. | |
| A fee will be charged for each transaction paid based on these tiers: | |
| \$0.00 - \$5.00 | \$ 5.00 |
| \$5.01 - \$10.00 | \$ 10.00 |
| \$10.01 - \$15.00 | \$ 15.00 |
| \$15.01 - \$20.00 | \$ 20.00 |
| \$20.01 – and over | \$ 25.00 |
| ➤ 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 (3 free per month) | \$ 5.00 |
| ➤ Check Protest | \$ 20.00 |
| ➤ Garnishment Processing | \$ 40.00 |
| ➤ 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 |
| ➤ ATM and 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 |
| ➤ Online Transfers to other financial institutions | \$ 3.00 |
| ➤ Same Day Self Pay | \$ 5.00 |
| ➤ Same Day Assisted Pay | \$ 10.00 |
| ➤ Subordination Agreement/Partial Release | \$125.00 ~ |
| ➤ Only One Checking Rewards - monthly fee | \$ 5.00 |

This fee is not applicable if at least 15 debit card transactions are conducted monthly or if an average \$2,500 checking balance is maintained.

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