

Consumer Fee Schedule

Effective June 2022

WIRE TRANSFERS

Incoming.....	\$30.00
Outgoing Domestic.....	\$35.00
Outgoing International.....	\$50.00

FIRST ONLINE

Online Banking and Billpay ¹	Monthly Fee No Fee
E-statements.....	No Fee

ACH/Check Items

Returned deposited item.....	\$10.00
Official Check.....	\$10.00
Statement Reconciliation/Account Research (Per Hour).....	\$50.00
Check Printing.....	varies by check style

Overdraft/Uncollected Items

Charge to Return CHECK.....	\$35.00
ACH Return Charge.....	\$35.00
ACH OD/NSF Charge.....	\$35.00
Fee NSF/UNC Paid Check.....	\$35.00

Basic Checking Account

Monthly fee if the balance in account falls below \$250.00 any day in the cycle.....	\$3.00
--	--------

ATM Network Transaction and Inquiry Fees

Transactions at FCSB ATM.....	No Fee
-------------------------------	--------

Transactions at non-FCSB ATMs

ATM withdrawal.....	\$1.00
---------------------	--------

NOTICE REGARDING ATM FEES BY OTHERS

If you use an ATM that is not operated by us, you may be charged an additional fee by the owner/operator of that machine.

SAFE DEPOSIT BOXES

	Per Item Fee
Safe deposit 1 lost key.....	\$50.00
Safe deposit break.....	\$200.00
Safe deposit late payment (30 days after due date).....	\$10.00

Size	Price* Annual Fee	Available at**	
		Astoria Branch	Whitestone Branch
2x5	\$35.00		X
3x5	\$50.00	X	X
4x5	\$60.00		X
5x5	\$70.00	X	X
3x10	\$95.00	X	
4x10	\$125.00		X
5x10	\$145.00	X	X
7x10	\$225.00	X	
10x10	\$245.00		X
15x10	\$265.00		X

*Plus applicable taxes **Subject to Availability.

SERVICE NOTICE TO ALL ACCOUNT HOLDERS

- Accounts with a zero balance for thirty consecutive days are subject to closure.
- ATM & Debit Cards that are inactive for 6 months are subject to closure.
- First Online/Mobile access that is inactive for 6 months are subject to closure.
- Additional fees may apply for optional services.

Misc Fees

Copy of Check or Statement (per item)	\$10.00
Copy of Transaction Slips	\$10.00
Collection Items (minimum fee)	\$50.00
Compliance / Legal Process (levy, subpoena, etc.)	\$125.00
Consulate Letter / Verification Letter	\$25.00
Stop-Payment Fee	\$30.00
Over Limit Activity (MM)	\$1.00
Copies	\$0.10
Fax Transmission (per page)	\$1.00
Signature Guarantee	\$10.00
IRA Transfer Fee	\$50.00
Transfer Charge	\$25.00

¹No monthly service charges apply. Fees may apply for optional services. Please contact a customer service representative for more details.