



First Source Federal Credit Union Fee Schedule

effective October 1, 2014

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.

Fee Schedule

➤ Stop payment	\$ 25.00
➤ Non-sufficient funds	\$ 25.00
➤ Official Checks (first 3 are FREE)	\$ 3.00
➤ Money Orders	\$ 3.00
➤ Member Reserve access	\$ 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
➤ Subordination Agreement	\$100.00
➤ Only One Checking Rewards monthly fee	\$ 5.00
<i>This fee is not applicable if you conduct at least 15 debit card transactions monthly or maintain an average monthly checking account balance of \$2,500.00.</i>	

You’re safe with us.

There’s nothing like the assurance that your belongings are well-protected. When you need private, secure storage for personal items, we offer conveniently accessible storage in a variety of sizes with a low annual rental fee that can be automatically deducted from your First Source checking or savings account.

Safe Deposit Box Locations

Safe Deposit Box Annual Rental Fees

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