

Effective April 1, 2020

This schedule is incorporated as part of your account agreement with FECA.

Savings Account Fees

Excessive Withdrawal	\$5.00 (per withdrawal in excess of 3 a month)
Club Account Early Withdrawal	\$5.00 per withdrawal

Checking Account Fees

Basic Checking	\$2.00 monthly
Extras Checking	\$6.00 monthly
New Direction Checking	\$10.00 monthly (additional \$3.00 if not enrolled in e-statements)
Money Market	\$10.00 monthly (if average daily balance falls below \$2,500.00)
Business Checking	\$0.25 fee per debit over 50 debits per month & \$15.00 monthly
Direct Checking	no fee (if no direct deposit or payroll deductions of a minimum of \$200 monthly, account will revert to the basic checking account with the applicable fee)

ATM/Debit/Visa Card Fees

ATM Balance Inquiry (at any ATM)	\$.50 per transaction
Non-FECA/Foreign ATM Transaction	variable*

Surcharge fees vary by machine. Check the list of Co-Op ATM network machines at fecca.com for a list of surcharge-free machines.

Miscellaneous

Money Order	\$1.00 per money order
Visa Gift Card	\$2.50 per Visa Gift Card
Outgoing Domestic Wire	\$15.00 per wire
Outgoing International Wire	\$40.00 per wire
Account Research Assistance	\$15.00/hour
On Us Check Cashing	\$5.00 per check for non-members
Dormant Account	\$10.00 per month (waived with balance over \$100)
Returned Statement	\$10.00 per statement
Stop Payment	\$30.00 per item
Courtesy Pay/NSF/Return Item	\$30.00 per item

This Fee Schedule sets forth the conditions, fees and charges applicable to your accounts with FedEx Employees Credit Association.