

FIRST PACE CREDIT UNION

FEE SCHEDULE

Effective 11/1/2026

Subject to change without notice

Checking and/or Savings

Copy of Cleared or Deposited Check - \$4.00
Same Day ACH (received by 2:00pm) - \$10.00
Insufficient funds-NSF (per item) - \$30.00
Returned item (per presentment) - \$30.00
Returned check deposited - \$20.00
Wire Transfer
 – Outgoing - \$25.00 – Incoming - \$15.00
Stop Payment Credit Union Check
 (after 90 days) - \$30.00
Stop Payment (one item or series) - \$30.00
Check order - Varies by style
 - Platinum members - 1 Free box/year
Overdraft Protection - \$2.00
FREE ATM Withdrawals (ATM fees may apply)
Replacement Debit Card - \$25.00
Debit Card Chargeback or Fraud Claimed
 Unsubstantiated - \$35.00

Loans

GAP Insurance - \$499.00
Vehicle Warranty - Varies by selection
Internal Account Refinance Fee - \$100.00
Title / UCC transfer fee - \$30.00
Duplicate Lien Release - \$15.00
Home Equity Loan Processing Fee - \$300.00
Subordination fee \$150.00

Convenience Services

Notary Service - FREE for members
Paperless EZ Statements - FREE
Online & Mobile Banking - FREE
Mobile Remote Deposit - FREE
Bill Pay - FREE
Email Alerts – FREE
VISA Gift Card - \$5.00
VISA Reloadable Card - \$5.00
- (Unlimited reloads by member, additional
\$5.00 reload fee when done by Credit Union)
Non-Member Check Cashing Fee - \$15.00
- (Member or Credit Union Check,
Checks up to \$1,000.00 max)

General

Account History Printout - \$3.00
Copy of Statement - \$5.00 – FREE online
Account Reconciliation or Research - \$25/hour
Duplicate 1099 or 1098 - \$5.00
Levy or Garnishment Processing - \$25.00
Dormant Account - \$20/month
- (18 Yrs age or older, balance \$250 or under,
& after 12 months with no activity)
Money Market Savings (below minimum balance)
 - No Dividends Earned