



737 Plantation Road • Lancaster, SC 29720
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Fee Schedule

This fee schedule sets forth certain conditions, fees and charges applicable to your accounts at the Credit Union. All fees are subject to change.

Share Savings Account

| | |
|--|--------------------|
| Excessive Withdrawals..... | \$1.00/item |
| <i>(More than two over the counter and an aggregate account balance less than \$200)</i> | |
| Account Close Fee..... | \$5.00 |
| <i>(if closed within 90 days of opening)</i> | |
| Insufficient Funds Fee | |
| Amount of item is greater than \$5.00..... | \$32.00/occurrence |
| Amount of item is between \$1.01 and \$5.00..... | \$5.00/occurrence |
| Excessive draft clearing charges..... | \$32.00/occurrence |
| <i>(This account is not considered a transaction account. Federal regulations limit automatic transfers, checks and drafts to six each month. There is no limit to the number of over-the-counter or ATM transactions you can make on this account.)</i> | |

Checking Account

| | |
|--|--------------------|
| Insufficient Funds Fee¹ | |
| Amount of item is greater than \$5.00..... | \$32.00/occurrence |
| Amount of item is between \$1.01 and \$5.00..... | \$5.00/occurrence |
| Stop Payment Fee..... | \$32.00/item |

Money Market Plus

(Account requires a \$1000 minimum balance)

| | |
|--|--------------------|
| Insufficient Funds Fee¹ | |
| Amount of item is greater than \$5.00..... | \$32.00/occurrence |
| Amount of item is between \$1.01 and \$5.00..... | \$5.00/occurrence |
| Stop Payment Fee..... | \$32.00/item |
| Excessive check/draft clearing charges..... | \$32.00/occurrence |
| <i>(This account is not considered a transaction account. Federal regulations limit automatic transfers, checks and drafts to six each month. There is no limit to the number of over-the-counter or ATM transactions you can make on this account.)</i> | |

Plastic Cards

| | |
|--|--------------------|
| ATM owned by Founders FCU..... | No charge |
| Foreign ATM balance inquiry or transfer..... | \$1.00 each |
| Foreign ATM withdrawal..... | \$2.00 each |
| Point of Sale Debit..... | No charge |
| Fee on Cross-border transactions..... | 1% of transaction |
| Late Fee on Credit Cards..... | up to \$32.00 |
| Copy of sales receipt - non-fraud requests..... | \$5.00 |
| Card Rush Fee..... | \$20.00 |
| Insufficient Funds Fee¹ | |
| Amount of item is greater than \$5.00..... | \$32.00/occurrence |
| Amount of item is between \$1.01 and \$5.00..... | \$5.00/occurrence |
| ATM/Debit Card Replacement Fee..... | \$7.00/card |

Daily limits:

| | |
|---|---------------|
| ATM Withdrawals..... | \$500.00/day |
| Debit Card Purchase Transactions..... | 30/day |
| Debit Card Point of Sale (Signature) ⁵ | \$5000.00/day |
| Debit Card Point of Sale (PIN) ⁵ | \$5000.00/day |
| <i>(Excludes Prepaid Cards)</i> | |

Founders Online and Bill Pay

| | |
|--|--------------------|
| Bill Pay: | |
| Insufficient Funds (NSF)¹ | |
| Amount of item is greater than \$5.00..... | \$32.00/occurrence |
| Amount of item is between \$1.01 and \$5.00..... | \$5.00/occurrence |
| Stop Payment and Reissue Fee..... | \$32.00/payment |

Networks Available for EFT/ATM Transactions

Visa STAR PLUS CO-OP ATM

Research/Copy Fees

| | |
|---|--------------|
| Research (any account)..... | \$20.00/hour |
| Statement Copies..... | \$2.00/item |
| Check copies (two free per month)..... | \$2.00/check |
| Credit Card statement/check copies..... | \$2.00/item |

Safe Deposit Box

(Fees charged annually.)

| | |
|------------|-------------|
| 3x5..... | \$30.00/box |
| 5x5..... | \$35.00/box |
| 3x10..... | \$40.00/box |
| 5x10..... | \$55.00/box |
| 10x10..... | \$95.00/box |

Other Fees

| | |
|--|------------------------|
| Wire Transfers | |
| Domestic Incoming..... | \$10.00/transfer |
| Domestic Outgoing | \$15.00/transfer |
| International Incoming..... | \$30.00/transfer |
| International Outgoing..... | \$30.00/transfer |
| Cashier's/Corporate Check | \$2.00/check |
| Notary Service..... | No charge |
| Returned Item Fee ² | \$10.00/occurrence |
| Next Day Delivery Charge..... | \$20.00/request |
| Check Printing Charge..... | Price varies per style |
| Approved Check Vendor..... | Harland Clarke |
| Levies/Garnishments..... | \$50.00/occurrence |
| Statement by Mail..... | \$2.00/statement |
| Account Verification Request..... | \$20.00/request |
| Non-Member On Us Check Cashing Fee..... | \$8.00/item |
| Non-Member Check Replacement Fee..... | \$8.00/item |
| Dormant Account Fee ³ | \$25.00/month |
| Incorrect Address Fee ⁴ | \$10.00/month |

Business & Organizational Fees

| | |
|--------------------------------|--------------------|
| Business Account Fee..... | \$25.00/month |
| Deposited Item Return Fee..... | \$10.00/occurrence |
| Night Deposit Fee..... | No charge |
| Deposit Correction Fee..... | \$4.00/deposit |

Note: If not specified above, all other member fees apply.

Other Service Information

Founders "daily cut-off time": All deposits or transactions received after the time we close for business on a day we are open, received after we open our Night Depository or received on a day on which we are closed for business will be treated as if received on the next business day that we are open. Our business days are Monday through Friday, excluding holidays. The hours of operation for each branch/location are located on our website or you may call (800) 845-1614 for more information.

¹ *Insufficient Funds Fee (NSF, Paid NSF, Visa Debit Paid Over): This fee applies to transactions created by Check, in-person withdrawal, ATM withdrawal or other electronic means, Visa Convenience Checks, and Home Equity Line of Credit Checks. This fee includes but is not limited to returned checks, returned automated draft items, and paid over items. The fee will be charged each time an item is presented and returned which may result in more than one NSF fee for the same item. Founders will not charge a fee for overdrawn items \$1.00 or less.*

² *This fee will be charged if you deposit, make a loan payment or cash a check through your account which is returned for any reason. The fee will be charged each time an item is presented and returned which may result in more than one NSF fee for the same item.*

³ *Dormant Accounts: Accounts with no member-generated activity in a 21-month period. On these accounts, fees will be charged until the account is closed or the member contacts the Credit Union. This fee may be deducted from any Credit Union account.*

⁴ *This fee may be deducted from any Credit Union account.*

⁵ *Based on the merchant and type of processing, the transaction may be submitted via signature or PIN; therefore, the transaction amount will be applied specifically to the limits for the transaction type.*