

Account Fee Changes

We previously mentioned that there would be several First Coast fees that will be discontinued. The chart below details the fee changes you can expect as your account moves to Radiant. Please see the Radiant Fee Schedules in your Membership Agreement booklet for a full listing of fees effective June 1.

| Accounts | FCCCU (Old Fees) | Radiant (New Fees) |
|--|------------------|---------------------------------------|
| Business Checking (no minimum) | \$15 monthly | N/A |
| Account Closed (to remove joint owner) | \$25 | N/A |
| Account Closed (within 90 days of opening) | \$20 | \$20 |
| Account Closed (for stop payment) | \$30 | N/A |
| Stop Payment | \$30 | \$35/employee assisted; \$25/eBanking |
| Secure Checking Plus | \$2 monthly | N/A |
| Secure Checking Plus Gold Prestige* | \$1 monthly | N/A |

*Prestige accounts will be converted to Prime Time Club accounts

| Safe Deposit Box Fees | FCCCU (Old Fees) | Radiant (New Fees) |
|---|------------------|--------------------|
| 3x5 Safe Deposit Box | \$40 | \$35 |
| 5x5 Safe Deposit Box | \$60 | \$45 |
| 3x10 Safe Deposit Box | \$70 | \$55 |
| 5x10 Safe Deposit Box | \$90 | \$70 |
| 10x10 Safe Deposit Box | \$125 | \$90 |
| Safe Deposit Box Drilling Fee (non-emergency) | \$150 | Pass-thru cost |
| Safe Deposit Box Drilling Fee (emergency) | \$300 | Pass-thru cost |
| Safe Deposit Box Lost Key | \$45 | \$25 |
| Safe Deposit Box Late Rental | \$5 | N/A |

| EFT Fees | FCCCU (Old Fees) | Radiant (New Fees) |
|--------------------------------|-----------------------------|---------------------------------|
| ATM/Debit Card Replacement | \$5 | \$15 (VISA Debit) or \$10 (ATM) |
| ATM/Debit Card Pin Replacement | \$3 | N/A |
| ATM/Debit Card Inactive Card | \$5 | N/A |
| Non-Proprietary ATM/Debit Card | \$2 | \$3.50 |
| Wire Transfers (within U.S.) | \$20 outgoing; N/A incoming | \$30 outgoing; \$15 incoming |

| Other Service Fees | FCCCU (Old Fees) | Radiant (New Fees) |
|---|-------------------|-----------------------------|
| Bad Address | \$5 quarterly | \$15 |
| Returned Item | \$10 | \$15 |
| Cashiers Check | \$2 | \$5 |
| Non-Member Check Cashing | \$5 | \$5 minimum (2% face value) |
| Dormant Accounts (12 months inactive) | \$5 monthly | \$15 monthly |
| Levies and Writs | \$30 per document | \$100 per document |
| EZLOC Loan Access Fee | \$5 monthly | N/A |
| Loan Modification Fee (Consumer) | \$35 | N/A |
| Loan Modification Fee (HELOC/Mortgage) | \$75 | N/A |
| NSF | \$38 | \$40 |
| Overnight Mail | Cost + \$5 | N/A |
| Membership Fee | \$5 | N/A |
| Share Withdrawals | \$3 | N/A |
| Fax/Telephone Transactions | \$3 | N/A |
| Zipper Night Drop Bags | \$8 | N/A |
| Zipper Lock Night Drop Bags | \$25 | N/A |
| Money Market Checking (balance <\$2500) | \$15 monthly | N/A |
| Money Market (>6 withdrawals monthly) | \$5 | N/A |
| Coin Shipments | \$3 | N/A |
| Currency Processing | \$5 | N/A |
| Design Your Own Visa Credit Card | \$10 | N/A |
| Fax Transmission | \$2 | N/A |
| First Coast Privilege Fee | \$38 | \$40 |