

Fee Schedule



SERVICE DESCRIPTION	PER UNIT FEE
ATM/Debit Card	
ATM/Debit Card Transaction Fees	
If you are a First Federal Lakewood ATM or Debit Card holder there are no transaction fees for using a First Federal Lakewood or MoneyPass network Automated Teller Machine (ATM). The following charges apply to transactions at non-First Federal Lakewood ATM or MoneyPass network locations:	
Cirrus Network ATM (including inquiries)	\$1.50
Other Foreign ATM (including inquiries)	\$1.00
Mastercard® charges us a Currency Conversion Fee of 0.200% of the transaction amount for performing currency conversions and a Cross-Border Fee of 0.900% of the transaction on all cross-border transactions (even those with no currency conversion). Therefore, you will be charged 1.100% of the dollar amount on all cross-border transactions when the country of the merchant or machine is different than your country as cardholder.	
School Spirit Debit Card Annual Fee	\$10.00
Manual Card Reissue	\$5.00
Checking Account	
Account Reconciliation	\$15.00 / ½ hour
Check Cashing (<i>non-customer</i>)	\$5.00
Check Copy	\$3.00
Check Reject Fee (<i>alien media</i>)	\$1.00/item
Counter Checks	\$0.50
Non-sufficient funds (NSF) or Overdraft (OD) per item*	\$30.00
Stop Payment	\$30.00
Sustained Overdraft (after 7 business days)	\$5.00/day
Savings Account	
Dormancy Fee (<i>for statement accounts, after 24 months inactivity</i>)	\$5.00/month
Excessive Transaction Fee (per item) <i>Assessed when more than 6 pre-authorized, telephone, ACH, check, POS or internet transfers occur from a savings or money market per month.</i>	\$3.00/each
Wire Transfer	
Wire Transfer Incoming (<i>domestic or foreign</i>)	\$10.00
Wire Transfer Outgoing Domestic (<i>within USA</i>)	\$20.00
Wire Transfer Outgoing Foreign (<i>outside USA</i>)	\$40.00

SERVICE DESCRIPTION	PER UNIT FEE
Miscellaneous	
Account History	\$3.00/month
Canadian Check fee	\$15.00
Check Collection	\$15.00 (<i>plus any fees incurred by First Federal Lakewood</i>)
Child Support (<i>manual payment</i>)	\$5.00
Deposit Verification	\$10.00
Duplicate Statement Fee (<i>1098, 1099, or 5498</i>)	\$5.00
Early Closeout (<i>statement savings, passbook, checking/ within 6 months</i>)	\$50.00
Escheat Fee (<i>checking or savings after 60 months inactivity</i>)	\$50.00
Fax Services	\$1.00/page
Legal Process (<i>e.g. IRS, levy, garnishment</i>)	\$30.00
Notary Fee	\$1.50
Official Check	\$3.00
Official Check Stop Payment	\$30.00
Photocopy	\$0.25/page
Real Estate Tax Payment	\$1.00
Redeposit of a Deposit Item	\$5.00
Research	\$15.00/ ½ hr
Return Deposit Item	\$10.00
Signature Guarantee	\$10.00
Statement Copy	\$5.00
Undeliverable Mail (<i>after two items returned</i>)	\$5.00/statement
Safe Deposit Box	
Safe Deposit Box drilling fee	\$150.00
Safe Deposit Box key replacement fee	\$10.00
Safe Deposit Box Rental	Based on size