

# Fee Schedule



SERVICE DESCRIPTION	PER UNIT FEE
<b>ATM/Debit Card</b>	
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.	
Debit Card Replacement	\$5.00
<b>Checking Account</b>	
Account Reconciliation	\$15.00 / 1/2 hour
Check Cashing (non-customer)	\$5.00
Check Copy	\$3.00
Check Reject Fee (alien media)	\$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
<b>Savings Account</b>	
Dormancy Fee	\$5.00/month
(for statement accounts, after 24 months inactivity) (Excludes Ohio Home Buyer Plus)	
Excessive Transaction Fee (per item)	\$3.00/each
Assessed when more than 6 pre-authorized, telephone, ACH, check, POS or internet transfers occur from a savings or money market per month. Excludes Ohio Home Buyer Plus	
<b>Wire Transfer</b>	
Wire Transfer Incoming (domestic or foreign)	\$10.00
Wire Transfer Outgoing Domestic (within USA)	\$20.00
Wire Transfer Outgoing Foreign (outside USA)	\$40.00

SERVICE DESCRIPTION	PER UNIT FEE
<b>Miscellaneous</b>	
Account History	\$3.00/month
Canadian Check fee	\$15.00
Check Collection	\$15.00 (plus any fees incurred by First Federal Lakewood)
Child Support (manual payment)	\$5.00
Deposit Verification	\$10.00
Duplicate Statement Fee (1098, 1099, or 5498)	\$5.00
Early Closeout (statement savings or checking/ within 6 months) (Excludes the Ohio Home Buyer Plus)	\$50.00
Escheat Fee (checking or savings after 60 months inactivity)	\$50.00
Fax Services	\$1.00/page
Legal Process (e.g. IRS, levy, garnishment)	\$30.00
Notary Fee	\$1.50
Official Check	\$3.00
Official Check Stop Payment	\$30.00
Photocopy	\$0.25/page
Redeposit of a Deposit Item	\$5.00
Research	\$15.00/ 1/2 hr
Return Deposit Item	\$10.00
Signature Guarantee	\$10.00
Statement Copy	\$5.00
Undeliverable Mail (after two items returned)	\$5.00/statement

<b>Safe Deposit Box</b>	
Safe Deposit Box Drilling Fee	\$150.00
Safe Deposit Box Key Replacement Fee	\$10.00
Safe Deposit Box Rental	Based on size