Fee Schedule

First Federal Lakewood

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.	
Debit Card Replacement	$5.00
Checking Account	
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
Savings Account	
Dormancy Fee *(for statement accounts, after 24 months inactivity) (Excludes Ohio Home Buyer Plus)*	$5.00/month
Excessive Transaction Fee (per item) *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, Uplift Savings)*	$3.00/each
Wire Transfer	
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
Miscellaneous	
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
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
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

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*An item or debit returned for insufficient funds may be represented to the bank for payment multiple times. Depending on how and when the item or debit was represented to the bank, there could be an additional non-sufficient funds charge(s) if the funds for the item or debit being represented is still insufficient.