

Fee Schedule



SERVICE DESCRIPTION	PER UNIT FEE
ATM/Debit Card	
ATM/Debit Card Transaction Fees	
If you are a First Federal Lakewood ATM or MasterMoney Card holder: Cirrus ATM or Mastercard Fee is \$1.50 per transaction; including inquiries. There are no fees to use a FFL ATM. There is no fee to use a Money Pass ATM. Foreign Transaction Fees: MasterCard imposes fees if you use your MasterMoney or ATM card in a foreign country, including transactions initiated in the United States with an entity located in a foreign county. The cross-border assessment fee is 0.9% of the transaction amount. A currency conversion assessment may be charged by MasterCard for the conversion of the currency of the merchant's country to the currency of the cardholder's address. This fee would be calculated as 0.2% of the transaction amount. Transactions include without limitation cash advances, ATM withdrawals and purchases of goods.	
ATM Surcharge (<i>non-customer</i>)	\$3.00
Card Replacement (<i>ATM or MasterMoney</i>)	\$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 (<i>after 7 business days</i>)	\$5.00/day
Verify Two Signatures (<i>per item</i>)	\$2.00
Savings Account	
Dormancy Fee (<i>for statement and passbook accounts, after 24 months inactivity</i>)	\$5.00/month
Regulation D Violation fee (<i>excessive debit transfers from Statement Savings & Money Market accounts</i>)	\$10.00
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