

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	Fee Waived
Check Copy	Fee Waived
Check Reject Fee (<i>alien media</i>)	Fee Waived
Counter Checks	Fee Waived
Check Cashing (<i>non-customer</i>)	\$5.00
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>)	Fee Waived
Wire Transfer Outgoing Domestic (<i>within USA</i>)	Fee Waived
Wire Transfer Outgoing Foreign (<i>outside USA</i>)	\$40.00

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