



Schedule of Fees and Service Charges
January 1, 2016 (Revised)

Savings, Checking and Money Market Accounts	Service Charge	Notes
Check Cashing	\$ 5.00 per check item	Only for members over age 18 years of age with only a regular share savings account with less than \$100 balance and no other Freedom accounts
Non-member Check Cashing Fee	\$ 10.00 per check item	Freedom checks only
Check Copies	\$ 6.00 per item	Includes money orders, Freedom bank or cashier's check, and bill pay service check
Printed Check Orders	Prices vary for all printed check orders	Free unlimited Specialty Grey style with Youth and Rewards Checking 1
Inactive Account	\$ 7.00 per month	No activity for 12 months – waived for members under 18 years of age
Rewards Checking ¹	\$ 10.00 per month	In order to avoid this fee, members must BOTH keep an average monthly minimum balance of \$1,000 AND perform six transactions in each calendar month.
Money Market and Money Market IRA Accounts	\$ 10.00 per month	If minimum balance falls below \$2,500 minimum
Returned Checks	\$ 35.00 per item	Cashed/deposited, loan/credit card payment, pre-authorized transfers
Returned Checks – Loan Payments	\$ 15.00 per item	Loan/credit card payment on second presentment
Non-Sufficient Funds	\$ 35.00 per item	Includes checks, ATM withdrawals, uncollected funds and deposits on hold
Overdraft charge for items covered by Member Privilege	\$ 35.00 per item	
Stop Payment (includes cashier's checks, money orders, personal and official checks, pre-authorized transactions, and bill pay)	\$ 30.00 per order	FREE with Rewards Checking ¹
Withdrawal or transfer in excess of Regulation D	Transaction denied	Savings or Money Market Accounts
ACH/Electronic Funds	Service Charge	Notes
Outgoing Wire Transfers	\$ 25.00 – domestic \$ 40.00 – international	
Incoming Wire Transfers	\$ 5.00 – each	
ATM Debit/Check and Credit Card Services	Service Charge	Notes
ATM balance inquiry at non-Freedom network ATM (See website for list of in-network locations)	\$ 1.50 per item ²	Six (6) FREE per month balance inquiries or other transactions with Rewards Checking ¹
ATM Debit/Check Card or Credit Card replacement card	\$ 7.00 per item	Special RUSH shipping - \$25.00
ATM/Debit Card Overdraft	\$ 35.00 per item	
ATM transaction at non-Freedom network ATM (See website for list of in-network locations)	\$ 1.50 per item ²	Six (6) FREE per month balance inquiries or other transactions with Rewards Checking ¹
Cash advance with a Freedom credit card	\$10 or 2% of the amount of each transaction, whichever is greater.	At branch or ATM
Certificate Services	Service Charge	Notes
Early Withdrawal Penalty		A penalty may be imposed for early withdrawal, which may reduce earnings.

Online Banking Services	Service Charge	Notes
Inactive Bill Pay	\$ 7.00 per month	Must be used monthly prior to the second-to-last day to avoid fee.
Other Bill Pay Fees		
– Online Gift Check	\$ 2.99 per payment	
– Online Charitable Donation	\$ 1.99 per payment	
Expedited Bill Payment Fees		
– Electronic RUSH Payment	\$ 4.95 per payment	*For payments made via Online Bill Pay where payee does not accept electronic payments, thereby requiring paper check delivery.
– Overnight RUSH Payment Delivery*	\$ 14.95 per payment	
– 2 nd Day RUSH Payment Delivery*	\$ 9.95 per payment	
General Services	Service Charge	Notes
Account history printout	\$ 6.00 per page	
Account reconciliation (minimum charge \$12)	\$ 25.00 per hour	Minimum charge of \$25.00
Account research	\$ 3.00 per 15 minutes	
Account statement copy	\$ 6.00 per account, per statement	
Automated share or line of credit transfer service	\$ 7.00/day	First one free per month
Check drawn on closed account	\$ 35.00 per item	
Closed Membership Account within 60 Days of opening	\$ 25.00 per occurrence	
Copy of transaction voucher, deposit slip/Visa sales slip	\$ 6.00 per item	
Court Order Copy	\$ 50.00 per copy	
Counter Checks	\$ 5.00 per sheet (4 per sheet)	
Direct Check	\$ 15.00 per check	To make payment by due date or to avoid late fee
Escheat Processing	\$ 10.00 for balances <\$50	
Escheat Processing	\$ 20.00 for balances of \$50 and over	
Fax, Photo, Imaged and Microfilm Copies	\$ 6.00 per page	
Financial Institution to Financial Institution Transfer	\$ 1.00 per outgoing transfer	In Home Banking, Incoming is free
Foreign Check Collection	\$ 25.00 per item	Canadian checks only
Freedom bank or cashier's checks (First check free each month, additional thereafter)	\$ 5.00 per item	FREE with Rewards Checking ¹
Garnishment Fee and Court Hold Order	\$ 100.00 per occurrence	
Incorrect or No Forwarding Address	\$ 10.00 per month	
Legal document review fee (if attorney reviewed)	\$ 75.00	
Notary Services	\$ 3.00 per item	
Paper Statement	\$ 3.00 per month	Avoid monthly fee by enrolling in e-Statements. Waived for members over 70 or under 18 years of age
Reopen account closed by Freedom for adverse usage	\$ 30.00	
Signature Guarantee	\$ 10.00 per item	

¹ Freedom no longer offers NEW Rewards Checking Accounts. Existing Rewards Checking Accounts will continue to be serviced in accordance with the original product terms and conditions.

² Freedom does not have control over fees that may be charged by other financial institutions, third party service providers or ATM owners.

All terms are subject to change.

Highlighted items indicate new or changed terms.