



SCHEDULE OF FEES AND CHARGES EFFECTIVE AS OF MAY 2017

Account Fees	
Membership	€1.00*
Affiliation	€3.00 per annum
Account Maintenance Fee	No charge
Account Transaction Fees	
Automated Transactions i.e. Credit Transfers, ATM transactions, Standing Orders, Direct Debits	No charge
Automated Transaction via CU OnLine (Debits & Credits)	No charge
Paper/Staff Assisted Transactions i.e. Cheques, Withdrawals, Lodgements	No charge
Cash Handling	
Notes Lodged	No charge
Notes Paid Out	No charge
Coin Lodged/Exchanged	€2.00 flat fee
Service Charges	
Bill Payment	€0.50 per bill payment
Standing Order Set-Up	No charge
Standing Order Amendment/Cancellation	No charge
Account Statements/Duplicate Account Statements	No charge
Items lodged to your account and returned unpaid (cheques, standing orders and direct debits)	€5.00 per item
Items presented on your account and returned unpaid (standing orders and direct debits)	€5.00 per item
ATM Card Replacement	No charge
Certificate of Interest/Dividend	No charge
Foreign Currency Notes	
Sales	1% of value Minimum €1.50/Maximum €15.00
Purchases	1% of value Minimum €1.50/Maximum €15.00

* Not applied to minors or transferees from other Credit Unions

Note: There are certain government charges which Member First Credit Union Ltd. is obliged to collect from you. These include but are not limited to 12 cent per ATM transaction up to a maximum of €2.50 per annum per ATM card

Fees and charges are applied to your account on the day they are incurred.