



Schedule of Fees, Charges & Interest – Effective from 1/1/2023

This information schedule sets out and/or explains our fees and charges. This schedule should be read in conjunction with “Member Account Terms and Conditions”, copies of which are available on www.fccu.ie or from any of our branches.

Please note Fees and Charges for ‘Current Accounts’ (as defined in the ‘Member Account Terms and Conditions’) are set out separately in the ‘Current Account Schedule of Fees & Charges’ on our website.

Description	Fee/Charge	Charge applied
Notes Lodged by Member	First €13,000 per quarter - No Charge 30cent per €100 lodged thereafter	Quarterly
Coin Lodged	5% on amount Lodged	Quarterly
Coin Supplied	1.5% on amount Supplied	Quarterly
Unpaid Cheques	€10.00	At time of transaction*
Stop/Replacement Cheques	€3.50	At time of transaction*
Cheques lodged for clearance	20 cent per item if number of items lodged exceeds 13 per quarter	Quarterly
Third Party Cheques Issued	€3.50 per cheque	At time of transaction*
Foreign Exchange Charges: via Fexco POS	Up to a maximum of €6.35 per transaction	At time of transaction*
Cross Border Payments:	€12.50 to €37.50 per transaction	At time of transaction*
Cash Card	€10 per annum	Annually – Deducted in May each year
Affiliation Fee as per Credit Union Rules	Amount approved by members at the AGM annually	Annually – within one week after AGM
Entrance Fee as per Credit Union Rules	€1 when joining Credit Union	At Account Opening

Quarterly charges will be debited directly from your account on or after the 25th of the month.

*At time of transaction fees will be deducted from your account within 24 hours of the transaction occurring.