

SCHEDULE OF FEES AND CHARGES



Contact us toll-free at 1.888.763.7600 or online at www.firstcommand.com. You can also visit us at our branch or field offices. We accept operator relay calls. If you have a hearing or speech disability, call 711 for assistance.

ACCOUNT OPENING AND USAGE

Minimum Deposit To Open Account

Command Checking.....	\$25
Teen Checking	\$25
Money Market	\$25
Teen Money Market	\$25
Command Business Checking	\$25
Command Business Money Market	\$25
Certificate of Deposit (CD).....	\$1,000

Individual Retirement Accounts (IRAs)

Money Market IRA.....	\$0
CD IRA.....	\$1,000

Monthly Service Fee

Command Checking.....	\$0
Teen Checking	\$0
Money Market	\$0
Teen Money Market	\$0
Command Business Checking	\$10

To avoid the \$10.00 monthly service fee, the Business account must maintain a minimum daily balance of \$1,500.00.

Command Business Money Market	\$0
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ATM/DEBIT CARD FEES & LIMITS

ATM Fees Checking Account

ATM Service Fee.....	First 10 transactions free, then \$1.50 per withdrawal
ATM Surcharge Rebate	Up to \$15 per statement cycle <i>First Command refunds up to \$15 in other banks' ATM usage fees for transactions at ATMs.</i>
Replace Lost/Damaged Debit Card.....	\$0

ATM Fees Money Market Account

ATM Service Fee.....	First 6 transactions free, then \$1.50 per withdrawal <i>This is also subject to excessive Savings withdraw fees. See next page under "Excessive Money Market Savings Withdrawal Fees."</i>
ATM Surcharge Rebate	Up to \$15 per statement cycle <i>First Command refunds up to \$15 in other banks' ATM usage fees for transactions at ATMs.</i>
Replace Lost/Damaged Debit Card.....	\$0

Daily ATM/Debit Card Transaction Limits

ATM Cash Withdrawal*	\$1,000 <i>*Subject to individual ATM limits.</i>
Debit Card Cash Advance	\$3,500
Debit Card Signature Based Purchase.....	\$3,500
Debit Card PIN Based Purchase.....	\$3,500



Use your Debit Card at any of the ATMs listed on this site, www.moneypass.com/atm-locator without paying a surcharge.

Account features and pricing are subject to change. (1/2021)

1482-E (5/21) supercedes 1482-E (2/21) which should be destroyed. Effective date 03/20/21

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NON-SUFFICIENT FUNDS / RETURNED ITEMS

Non-Sufficient Funds Fee (NSF Fee)	\$29
<i>Applies to checks and other withdrawals from your account that First Command Bank (FCB) either returns or in its sole discretion, elects to pay due to non-sufficient funds.</i>	
Returned Deposit Item Fee	\$5
<i>Each item you deposit (check, electronic deposit, etc.) into an account that is later returned.</i>	

OVERDRAFT SERVICES

You must enroll/opt-in for overdraft services.

Overdraft Protection Fee.....	\$25
Minimum Debit Card Amount to trigger an Overdraft Fee.....	\$5
Coverdraft from another FCB Checking or Savings Account.....	\$0
<i>Sufficient funds must be available in the protecting account. Transfers from your savings account are limited to six (6) debit transactions per monthly statement cycle. Transfers over this limit may be subject to additional fees.</i>	

WIRE FEES

Wire Transfer Fee – Incoming.....	\$0
Wire Transfer Fee – Outgoing (Domestic)	\$20
Wire Transfer Fee – Outgoing (International)	\$45

MONEY MARKET SAVINGS ACCOUNTS

Excessive Money Market Savings Withdrawal Fees

Withdrawals from your savings account are limited to six (6) debit transactions per monthly statement cycle. Withdrawals over this limit may be subject to additional fees. FCB will notify you of excessive withdrawals.

First Occurrence	\$10 / Transfer
Second Occurrence Within a 12-month Period.....	\$10 / Transfer
Third Occurrence Within a 12-month Period.....	\$10 / Transfer
<i>After the third occurrence, account is converted to a checking account. Fees will be assessed per transfer over the 6 limited allowed per monthly statement cycle.</i>	

CERTIFICATE OF DEPOSIT (CD) EARLY WITHDRAWAL PENALTIES

You will have ten calendar days after maturity to withdraw the funds without a penalty.

CD Term

1 Year or Less	30 Days Interest
More Than 1 Year	90 Days Interest

OTHER FEES

Gift Card Purchase.....	\$3 / Item
Stop Payment Fee	\$20 / Item
Photocopy Fee (e.g. check or deposit slip copy)....	\$2 / Item
<i>Free copies are available online if it's within 180 days from the date of the transaction.</i>	
Research Fee.....	\$15 / Hour
<i>First Command charges a one hour minimum with this fee.</i>	
Bill Pay Service Fee.....	\$0
<i>Must have an FCB checking account.</i>	

PERSONAL CHECKS

Standard Checks	\$0
Custom Image.....	Varies

COLLECTION FEES

Each Foreign Item Sent for Collection.....	Varies
<i>The minimum amount of each foreign item must be at least \$50 U.S. dollars.</i>	

UNAUTHORIZED TRANSACTIONS & LOST OR STOLEN CARDS

Contact FCB immediately via mail, phone, or online to report a lost/stolen ATM/Debit Card, PIN Information, or if you believe there has been unauthorized activity on your bank account.

MAIL

First Command Financial Services
1 FirstComm Plaza
Fort Worth, TX 76109

PHONE

1.888.763.7600

ONLINE

www.firstcommand.com