

SCHEDULE OF FEES AND CHARGES



Contact us toll-free at 1.888.763.7600 or online at www.firstcommand.com.

ACCOUNT OPENING AND USAGE

Minimum Deposit To Open Account

Command Checking.....	\$0
First Checking.....	\$0
First Savings	\$0
Money Market	\$0
Business Checking	\$25
Business Premier Money Market	\$25
Certificate of Deposit (CD)	\$0

Individual Retirement Accounts (IRA)

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

Monthly Service Fee

Command Checking.....	\$0
First Checking.....	\$0
First Savings	\$0
Money Market	\$0
Business Checking	\$10
<i>To avoid the \$10.00 monthly service fee, the Business account must maintain a minimum daily balance of \$1,500.00.</i>	
Business Premier Money Market	\$0

AUTOMATED TELLER MACHINE (ATM)/DEBIT CARD FEES & LIMITS

ATM Fees

ATM Surcharge RebateUp to \$10 per statement cycle

Use of non-First Command Bank ATMs may be subject to a surcharge fee by the ATM owner.

First Command refunds up to \$10 in other banks' ATM surcharge fees for transactions using their ATMs.

Replace Lost/Damaged Debit Card \$0



Use your ATM/Debit Card at any of the ATMs listed on this site, www.moneypass.com/atm-locator without paying a surcharge. You can also use the convenient ATM locator found on the login screen of MobileCommand banking app.

ATM/Debit Card Transaction Limits (per card, per calendar day)

ATM Cash Withdrawal.....	\$1,000
Debit Card Cash Advance.....	\$3,500
Debit Card Signature Based Purchase	\$3,500
Debit Card PIN Based Purchase.....	\$3,500

Account features and pricing are subject to change. (6/2024)

1482-E (6/24) Supersedes 1482-E (1/24) which should be destroyed. Effective date 6/01/24

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RETURNED ITEM FEE (NON-SUFFICIENT FUNDS)

Returned Item Fee.....	\$29
<i>Applies to check, withdrawals, and transfers from your account that First Command Bank (FCB) either returns or in its sole discretion, elects to pay due to non-sufficient funds.</i>	
Chargeback 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.

Paid Overdraft Fee.....	\$25
Minimum Debit Card Amount to Trigger a Paid 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 Transaction Fee

Money Market Accounts are restricted to six (6) transactions (checks and ACH debits, transfers) per month and any transactions over that amount are subject to an excessive Item Fee.

Each Occurrence	\$10
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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.....	90 days of interest, or all interest on the amount withdrawn, whichever is less
More Than 1 Year and Less Than 3 Years Remaining.....	180 days of interest, or all interest earned on the amount withdrawn, whichever is less
More Than 3 Years Remaining	365 days of interest, or all interest on the amount withdrawn, whichever is less

OTHER FEES

Paper Statement Fee	\$1 / Account / Month
<i>There will be no charge on CDs, IRA, and personal or business accounts that are used to make payments associated with a First Command financial plan for monthly investment, insurance, or loan payments. If you don't have a First Command financial plan, you can enroll in eStatement delivery by logging into OnCommand or use the MobileCommand app, and visit the Statements and Documents page found in the Accounts menu to avoid the fee.</i>	
Stop Payment Fee	\$0 / 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	Varies
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>	

GIFT CARD FEES AND EXPIRATION

Inactivity Fee	\$4.95
<i>Subject to applicable law, beginning the 13th consecutive month from the day of activation, a monthly inactivity fee will be assessed to your Card as long as there are funds remaining and no activity occurs. Such fees may diminish the Card balance before the "value thru" date on the front of the Card. You may avoid this fee by using your Card at least once every twelve months.</i>	
Purchase Fee	\$0 / Card
Lost/Stolen Card Replacement Fee.....	\$8
<i>Replacement Card at Expiration: There is no additional cost to obtain a replacement Card due to expiration.</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 Bank
P.O. Box 90101
Fort Worth, TX 76101-2041

ONLINE

www.firstcommand.com

PHONE

1.888.763.7600
We accept operator relay calls. If you have a hearing or speech disability, call 711 for assistance.