

Fee Schedule

Effective January 25, 2012

Share Draft Checking Account Fees and Charges

- Share Draft Checking Account: **FREE**, no monthly service charge
- Overdraft Transfer fee: \$3.00 per item paid
- Share Draft Printing fee: Prices may vary Depending upon style
- Insufficient Funds/Return fee: \$28.00 per item
- ACH Insufficient Funds/Return fee: \$28.00 per item
- Overdrawn Account fee: \$26.00
- Share Draft / Bill Payer Stop Payments: \$20.00 each
- Copy of draft/check: \$15.00 each, **FREE** Online

Super Saver Account Fees and Charges

A monthly service charge will be assessed if you exceed the allowed number of transactions or if your balance falls below the minimum required balance at any time during the calendar month. Monthly Service Charge \$5.00.

Business Account Fees and Charges

First 25 transactions per month are free of charge, if you exceed 25 transactions, a monthly service charge of \$4.50 will be assessed.

MasterMoney Debit/ATM Card

- Point of Sale Card Purchase: **FREE**
- ATM Transactions – First 5 **FREE** per month, \$1.00 in excess of five.
- Replacement Card: \$20.00

Deposited Check Returned

- Collectible \$10.00
- Uncollectible \$15.00

Christmas Clubs

- Early withdrawal \$7.00 per withdrawal

Wire Transfers

- Incoming Wire **FREE**
- Outgoing Wire Transfer (Domestic only) \$28.00

Online Banking Services

- Online Banking – **FREE**
- E-Statements – **FREE**
- Online Bill Payer – **FREE** (\$7.00 inactive fee after 90 days)
- Copy of Bill Payment Item – **FREE**
- Text Banking – **FREE**
- Mobile Banking - **FREE**

Fee Schedule Continued

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Other Service Fees

- IRA outgoing rollover / transfer \$25.00
- IRA Early Closure (within 12 months) \$15.00
- Money Order: \$2.00 each, (\$1,000 maximum)
- Early Account Close Out Fee \$15.00 (Account opened < 12 months)
- Inactive Member \$5.00 monthly (No activity for 12 months)
Waived if account enrolled in electronic statements or Account balance \$500 or greater
- Dormant Account \$50.00 Fee
(No activity for 18 months)
- Share below minimum \$10
- Account Research \$25.00/HR (1Hour minimum)
- Bank Check 1 FREE per month, \$5.00 for each additional check.
- Notary Public Services FREE for Members, \$1.25 for non members
- Federal Express Delivery \$20.00
- Attachment/Levy \$50.00
- Mortgage Letter of Subordination \$250.00
- Replacement / copy of discharge \$50.00
- Written Mortgage Payoff Statement \$50.00
- Replacement/Interim Statement \$15.00, FREE Online
- Returned Mail / Bad Address \$2.00 monthly
- Loan Coupon Book \$10.00
- Phone inquiries / transactions \$2.00
- Phone payment to MFCU loan \$10.00
- Branch or phone payment to MFCU Visa \$25,
FREE online.