

BUSINESS ACCOUNT FEE SCHEDULE

5/1/2021

| | | | |
|---|------|------------|--|
| ACH Origination..... | | | \$ 10.00 |
| | MFCU | | ATMs |
| | ATMs | CO-OP ATMs | Other |
| ATM | | | |
| Balance Inquiry | FREE | FREE | \$ 1.00 ea |
| Transfers/Withdrawals | FREE | FREE | \$ 1.50 ea |
| ATM, Debit and Credit Cards | | | |
| Card Replacement Fee | | | \$5.00 |
| Debit Card & Credit Card Instant Issue | | | Mailing costs if applicable |
| Foreign Transaction Fee | | | 1% of transaction amount |
| <i>Fee includes internet transactions initiated in the US with a merchant who processes the transaction in a foreign country.</i> | | | |
| Business Money Market Account (Minimum opening deposit \$25) | | | |
| With an Average Daily Balance of \$2,000 or more | FREE | | |
| All Others (per month) | | | \$ 5.00 |
| Business Savings Account (Minimum opening deposit \$25) | | | |
| With an Average Daily Balance of \$200 or more | FREE | | |
| All Others (per month) | | | \$ 3.00 |
| Cash/Coin | | | |
| Cash Deposits | | | |
| Applies to all Share Accounts-No minimum balance requirement | | | |
| \$3,000 Cash Deposited (per month) | FREE | | |
| Excess Cash Deposit over \$3,000 per month (per \$100 deposited).\$ | | | 20 |
| Excess Coin Deposit over \$50 per month (Coin Counter machine and teller line combined) | | | 11% |
| Currency Ordered (per strap) | | | \$ 1.00 |
| Rolled Coin Ordered (per roll) | | | \$.25 |
| Change Order Fee/Petty Cash Check (per item) | | | \$ 1.00 |
| Coin Wrappers (each box) | | | \$ 3.00 |
| Currency Straps (each box) | | | \$ 3.00 |
| Cashier's Check (any dollar amount—per check) | | | |
| Two checks monthly per membership | FREE | | |
| Each additional check monthly over two | | | \$ 5.00 |
| Cashier's Check Refund Claim | | | \$ 25.00 |
| Checking Account – Business Standard Checking | | | |
| • No dividends earned | | | |
| • Minimum opening deposit \$100 | | | |
| \$2,500 average daily balance | FREE | | |
| Organizational Accounts..... | FREE | | |
| All Others (per month) | | | \$ 8.00 |
| 100 Checks Cleared/Deposited | FREE | | |
| Excess Check Items Over 100 (each item) | | | \$.25 |
| Checking Account – Business Dividend Checking | | | |
| • Minimum opening balance \$100 | | | |
| \$5,000 average daily balance | FREE | | |
| All Others (per month) | | | \$ 12.00 |
| 125 Checks Cleared/Deposited..... | FREE | | |
| Excess Check Items Over 125 (each item) | | | \$.25 |
| Check Printing | | | Printing charges vary based upon selection |
| Collection Items | | | |
| Returned Collection Item | | | \$ 25.00 |
| Third Party Fee | | | Varies |
| <i>Fee includes the direct fee charged by the processing institution, as well as any expense required to process the transaction.</i> | | | |
| Copies | | | |
| Check Copies: | | | |
| First 2 per month within prior 7 years | FREE | | |
| Additional copies..... | | | \$ 3.00 |
| Cashier's Check—Less than 12 months | | | \$ 3.00 |
| Over 12 months | | | \$ 5.00 |
| Deposited Check Copy..... | | | \$ 3.00 |
| Statement Copy..... | | | \$ 3.00 |
| Debit Card or Credit Card Draft Copy (each) | | | \$ 5.00 |
| Deposits | | | |
| Returned Deposit/Loan Payment | | | |
| Member Item | | | \$ 22.00 |
| Non Member Item | | | \$ 15.00 |
| Returned Deposit via CO-OP ATM | | | \$ 28.00 |
| Mail Deposit Receipt..... | | | \$ 1.00 |
| MFCU ATM Deposit Correction Fee | | | \$ 1.00 |
| CO-OP ATM Deposit Correction Fee | | | \$ 7.00 |

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| Escheat Notification..... | \$ 2.00 |
| Legal Processing | \$ 75.00 |
| Locator Service | \$ 5.00 |
| Mission Courtesy Pay | |
| Negative Available Balance of \$10.00 or less (per item) | FREE |
| Negative Available Balance over \$10.00 (per item) | \$ 29.00 |
| Notary Services (For transacting credit union business)..... | FREE |
| Online Banking-Sole Proprietorship | |
| PC Banking Access..... | FREE |
| Online Banking-All Other Businesses/Organizations | |
| PC Banking Access (inquiry access only) | FREE |
| Returned Item (Non Sufficient /Uncollected Funds) | |
| Each Time Item Is Presented..... | \$ 29.00 |
| Par Value Closure (No response received) | \$ 1.00 |
| Printout of Account Status | \$ 1.00 |
| Regulation D Courtesy Pay (per item)..... | \$ 25.00 |
| Research (per hour) | \$ 25.00 |
| <i>This fee is in addition to other routine processing charges. If there are additional retrieval costs, the actual cost of the retrieval will also be assessed.</i> | |
| Statement Reconciliation | |
| Per Hour..... | \$ 25.00 |
| Minimum Charge..... | \$ 12.50 |
| Stop Payments | |
| All instruments (per item) Placed via branch or Contact Center..... | \$ 25.00 |
| Performed via Online Banking (per item)..... | \$ 15.00 |
| Cancellation of a Stop Payment..... | \$ 10.00 |
| Temporary Checks (per each sheet of 4 checks) | \$ 2.00 |
| Transfers | |
| Member initiated from Share to Share | FREE |
| Overdraft from Share (per item)..... | \$ 4.00 |
| Overdraft from Credit Card or any Line of Credit (per item) | \$ 4.00 |
| Verification of Deposit (each) | \$ 10.00 |
| Visa Gift Card (each) | \$ 3.50 |
| Visa Travel Money Card (each) | \$ 5.00 |
| Wire Transfers | |
| Incoming..... | FREE |
| Outgoing | |
| Domestic..... | \$ 25.00 |
| International Foreign Currency | \$ 40.00 |
| International U.S. Currency | \$ 45.00 |

All fees are subject to change. For updated information, please call our Contact Center 800.500.6328 or visit our website at MissionFed.com. Automated Transactions available via Automated Phone Service 800.640.6563 or Online Banking at MissionFed.com.



Insured by NCUA

858.524.2850 or 800.500.6328

MissionFed.com

