

# CONSUMER FEE SCHEDULE

1/1/2021

ACH Origination .....			\$ 10.00
	<b>MFCU</b>		<b>ATMs</b>
	<b>ATMs</b>	<b>CO-OP ATMs</b>	<b>Other</b>
<b>ATM</b>			
Balance Inquiry .....	FREE	FREE	\$ 1.00 ea
Transfers/Withdrawals .....	FREE	FREE	\$ 1.50 ea
<b>ATM, Debit and Credit Card</b>			
Card Replacement Fee .....			\$5.00
Debit Card & Credit Card Overnight Delivery .....			Mailing costs if applicable
Foreign Transaction Fee .....			1% of transaction amount
Monthly Debit Card Fee .....			FREE
<b>Cash Advance, Balance Transfer and Convenience Checks</b>			
2% of the amount of each item (\$2.00 minimum)			
<b>Cashier's Check</b> (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
<b>Checking Account – Easy Checking</b>			
• Minimum opening balance \$25			
• Unlimited check writing			
• No dividends earned			
<b>Monthly Fee</b>			
With enrollment in eStatements .....			FREE
Without eStatements .....			\$ 2.00
<b>Checking Account – Smart Checking</b>			
• Dividends earned based on balances (see Dividend Rate sheet)			
• Minimum opening balance \$100			
• Unlimited check writing			
<b>Monthly Fee</b>			
With monthly direct deposit of at least \$500 or an average daily balance of \$1,500 or more .....			FREE
Without direct deposit of at least \$500 or an average daily balance of \$1,500 or more .....			\$7.00
<b>Checking Account – Teen Checking</b>			
13-17 years old and joint with parent/legal guardian (16 & 17 years of age with valid government-issued ID does not require parent/legal guardian signer)			
• Minimum opening balance \$25			
• Unlimited check writing			
• No dividends earned			
<b>Monthly Fee</b> .....			FREE
<b>Check Printing</b> .....			Printing charges vary based upon selection
<b>Coin Processing</b> (Coin Counter machine and teller line combined)			
Up to \$200 per month, or \$1,000 annually .....			FREE
Any amount over \$200 per month, or over \$1,000 annually .....			11%
<b>Collection Items</b>			
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>			
<b>Copies</b>			
Deposited Check Copy .....			\$ 3.00
Loan Check Copy .....			\$ 3.00
Member 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
Statement Copy .....			\$ 3.00
Debit Card or Credit Card Draft Copy (each) .....			\$ 5.00
<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>			
<b>Deposits</b>			
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
<b>Escheat Notification</b> .....			\$ 2.00
<b>In-House Vehicle Loan Refinance</b> .....			\$ 150.00
<b>Late Payment</b> (Credit Card only)			
• Up to \$25 for the first late payment in any 6 month period			
• Up to \$35 for each additional late payment in the same 6 month period			

<b>Legal Processing</b> .....			\$ 75.00
<b>Locator Service</b> .....			\$ 5.00
<b>Mission Courtesy Pay</b>			
Negative Available Balance of \$10.00 or less (per item) .....			FREE
Negative Available Balance over \$10.00 (per item) .....			\$ 29.00
<b>Mission Debit Card Privilege</b>			
Negative Available Balance of \$10.00 or less (per item) .....			FREE
Negative Available Balance over \$10.00 (per item) .....			\$ 29.00
<b>Money Market Account</b>			
• Minimum opening balance \$2,500			
<b>Monthly Fee</b> .....			FREE
<b>High Yield Money Market Account</b>			
• Minimum opening balance \$25,000			
• Dividends earned based on balances within each tier (See Dividend Rate sheet)			
<b>Monthly Fee</b>			
Average Daily Balance of \$25,000 or more .....			FREE
Average Daily Balance less than \$25,000 .....			\$ 15.00
<b>Notary Services</b> (For transacting credit union business) .....			FREE
<b>Online Banking</b>			
PC Banking Access .....			FREE
<b>Bill Payment</b>			
Overnight Check Fee (per check) .....			\$17.95
Check Copies			
First 2 per month .....			FREE
Additional copies (each) .....			\$3.00
<b>Par Value Closure</b> (No response received) .....			\$ 1.00
<b>Printout of Account Status</b> .....			\$ 1.00
<b>Regulation D Courtesy Pay</b> (per item) .....			\$ 25.00
<b>Research</b> (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>			
<b>Retirement</b>			
Premature Distribution .....			\$ 10.00
Recharacterization/Excess Contribution (each) .....			\$ 25.00
Transfer/Rollover (outgoing) .....			\$ 20.00
<b>Returned Item</b> (Non Sufficient /Uncollected Funds)			
Each Time Item Is Presented .....			\$ 29.00
<b>Safe Deposit Box</b> (annual fee per box, listed by size)			
3x5 .....			\$ 40.00
5x5 .....			\$ 50.00
3x10 .....			\$ 60.00
5x10 .....			\$ 70.00
10x10 .....			\$ 120.00
Lost Key Replacement (each) .....			\$ 25.00
<i>Any locksmith fees associated to box are at the member's expense</i>			
<b>Savings Account</b>			
• Minimum opening balance \$1			
<b>Monthly Fee</b> .....			FREE
<b>Skip-A-Pay</b> (per payment) .....			\$ 45.00
<b>Statement Reconciliation</b>			
Per Hour .....			\$ 25.00
Minimum Charge .....			\$ 12.50
<b>Stop Payments</b>			
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
<b>Temporary Checks</b> (per each sheet of 4 checks) .....			\$ 2.00
<b>Transfers</b>			
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
<b>Verification of Deposit</b> (each) .....			\$ 10.00
<b>Visa Gift Card</b> (each) .....			\$ 3.50
<b>Visa Travel Money Card</b> (each) .....			\$ 5.00
<b>Wire Transfers</b>			
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 contact us or visit our website at MissionFed.com.



Insured by NCUA

858.524.2850 or 800.500.6328

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