

CONSUMER FEE SCHEDULE

12/1/2018

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|--|------|--------------|--|
| ACH Origination | | | \$ 10.00 |
| | MFCU | | ATMs |
| | ATMs | CO-OP ATMs | Other |
| ATM | | | |
| Balance Inquiry | FREE | FREE | \$ 1.00 ea |
| Transfers/Withdrawals | | | |
| With Smart/Easy/Teen Checking | FREE | FREE | \$ 1.50 ea |
| Without Smart/Easy/Teen Checking | FREE | First 8 FREE | \$ 1.50 ea then \$.50 ea |
| ATM, Debit and Credit Card | | | |
| 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 |
| Cash Advance, Balance Transfer and Convenience Checks | | | |
| 2% of the amount of each item (\$2.00 minimum) | | | |
| 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 – Easy Checking | | | |
| • Minimum opening balance \$25 | | | |
| • Unlimited check writing | | | |
| • No dividends earned | | | |
| <u>Monthly Fee</u> | | | |
| With enrollment in eStatements | | | FREE |
| Without eStatements | | | \$ 2.00 |
| Checking Account – Smart Checking | | | |
| • Dividends earned based on balances (see Dividend Rate sheet) | | | |
| • Minimum opening balance \$100 | | | |
| • Unlimited check writing | | | |
| <u>Monthly Fee</u> | | | |
| 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 |
| Checking Account – Teen Checking | | | |
| 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 | | | |
| <u>Monthly Fee</u> | | | FREE |
| Check Printing | | | Printing charges vary based upon selection |
| Coin Processing (Coin Counter machine and teller line combined) | | | |
| Up to \$200 per month, or \$1,000 annually | | | FREE |
| Any amount over \$200 per month, or annually | | | 11% |
| 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 | | | |
| 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> | | | |
| 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 |
| Escheat Notification | | | \$ 2.00 |
| Insufficient Funds (Credit Card only) | | | \$25 (per Convenience Check) |
| In-House Vehicle Loan Refinance | | | \$150.00 |
| Late Payment (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 | | | |

| | | | |
|--|--|--|-----------|
| 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 |
| Mission Debit Card Privilege | | | |
| Negative Available Balance of \$10.00 or less (per item) | | | FREE |
| Negative Available Balance over \$10.00 (per item) | | | \$ 29.00 |
| Money Market Account | | | |
| • Minimum opening balance \$2,500 | | | |
| Monthly Fee | | | FREE |
| High Yield Money Market Account | | | |
| • Minimum opening balance \$25,000 | | | |
| • Dividends earned based on balances within each tier (See Dividend Rate sheet) | | | |
| <u>Monthly Fee</u> | | | |
| Average Daily Balance of \$25,000 or more | | | FREE |
| Average Daily Balance less than \$25,000 | | | \$ 15.00 |
| Notary Services (For transacting credit union business) | | | FREE |
| Online Banking | | | |
| PC Banking Access | | | FREE |
| Bill Payment | | | |
| Overnight Check Fee (per check) | | | \$17.95 |
| Popmoney (per transaction) | | | \$ 5.00 |
| Check Copies | | | |
| First 2 per month | | | FREE |
| Additional copies (each) | | | \$3.00 |
| 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> | | | |
| Retirement | | | |
| Premature Distribution | | | \$ 10.00 |
| Recharacterization/Excess Contribution (each) | | | \$ 25.00 |
| Transfer/Rollover (outgoing) | | | \$ 20.00 |
| Returned Item (Non Sufficient/Uncollected Funds) | | | |
| Per item | | | \$ 29.00 |
| Safe Deposit Box (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> | | | |
| Savings Account | | | |
| • Minimum opening balance \$1 | | | |
| <u>Monthly Fee</u> | | | FREE |
| Skip-A-Pay (per payment) | | | \$ 45.00 |
| 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 Everyday Spend Card (each) | | | \$ 5.00 |
| 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 contact us or visit our website at MissionFed.com. Federally insured by NCUA.

