

CONSUMER FEE SCHEDULE

1/1/2019

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.

