

CONSUMER 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 Card	
Card Replacement Fee	\$5.00
Debit Card & Credit Card Overnight Delivery	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>	
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 over \$1,000 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
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 (DBT PRIV PAY)	
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	
<u>Monthly Fee</u>	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
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)	
Each Time Item Is Presented	\$ 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 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.



Insured by NCUA

858.524.2850 or 800.500.6328

MissionFed.com

