

Avoiding Common Fees

| Name of Fee | Amount | How to Avoid |
|---------------------------|--|--|
| Savings Account Fee | \$2 per month | Maintain aggregate account balance of \$100 or have a monthly direct deposit into your account |
| Inactive/Dormant Account | \$5 per month under \$500 | Use account at least once per year |
| Overdrafts/NSF | \$27 per item | Have express line, overdraft transfer from other shares, use account alerts or keep track of spending the old fashioned way. |
| Stop Payment | \$20 per request | Enroll in Checking Plus |
| Overdraft Transfer | \$3 | Transfer money through: Shared Branching, mobile banking, internet or phone teller, or call MFCU. |
| Counter Checks | \$2 | Pre-order checks or use debit card |
| Certified/Cashier's Check | \$4 | Enroll in Checking Plus |
| Money Order | \$4 | Enroll in Checking Plus |
| Non-CU ATM Fee | First 3 free, \$3 each additional | Shared Branching, use Co-op ATMs or cash back with debit card purchase. |
| Domestic Wire | \$15 incoming \$20 outgoing | Enroll in Checking Plus |
| Returned Item | \$5 third-party \$27 member-written | Go to issuing bank and cash |
| Foreign Item Processing | \$10 | No foreign item deposits |
| Levy/Garnishment/Legal | \$50 | Have no judgments or liens that would garnish from account. |
| Non-member check cashing | No fee for checks under \$100 \$5 checks OVER \$100 \$10 checks OVER \$500 | Become a member with MFCU or deposit in personal account at other Financial Institution |
| Convenience Fees | Pay Online using account other than MFCU \$5 Pay by Phone using account other than MFCU \$5 | Open checking account with MFCU with auto-transfer, mail payment, In-Branch payment, ACH payment |

