

Business Service Charges

Business Checking Accounts

Neighborhood Business Checking

Monthly Maintenance Fee with E-statements	\$10
<i>Fee waived with \$5,000 average daily checking balance OR less than 30 transactions per statement period¹</i>	
0-150 transactions ³	Free
151+ transactions ³	\$0.20/ea.
Currency Fee After \$10,000	0.25% ²
<i>See definitions for example.</i>	
Currency Fee After \$25,000	0.20% ²
<i>See definitions for example.</i>	
Paper Statements	\$5 per month

Analyzed Business Checking*

Commercial accounts with large volumes of activity or requiring special services are analyzed to determine specific account fees. See **Analyzed Fee Schedule** for the most common analyzed fees in addition to the General Fee Schedule.

**Monthly service charges may be offset by an earnings credit. See current rate schedule.*

Business Savings Accounts*

Savings is required to qualify for any business products.

Minimum required to open account	\$50
Monthly Service Fee	\$2
<i>Fee waived if aggregate balance is over \$100 or account has a direct deposit.</i>	
Inactive Account	\$5 per month
<i>Inactive one year on balances less than \$500.</i>	
Regulation D Limit	\$5 each
<i>Fee charged after six electronic withdrawals or transfers per month.</i>	

Other Member Services

Business Express Line of Credit

Our Business Express Line serves as overdraft protection. Funds advance automatically to the checking account as needed.

Cash Advance Fee, per automatic advance	\$5
Cash Advance Fee, per manual advance	no charge
Late Payment Fee (20 days after the due date)	Up to \$37
Minimum Monthly Payment	\$25 or 5% of the loan balance, whichever is greater.

Safe Deposit Box Annual Rental

Contents of safe deposit boxes are not NCUA insured. In order to qualify for a safe deposit box, you must be a current member of MFCU.

3 X 5	\$20
3 X 10	\$30
5 X 5	\$35
5 X 10	\$45
Replace Lock & Keys	\$150

Night Depository

Setup Fee	\$10 deposit
Keys to Night Drop	no charge
Zipper Bags (each)	\$5
Locked Bags (each)	\$25

**For additional Savings disclosures, see the current Rate Sheet for disclosure on tiers and rates paid on Savings accounts.*

Analyzed Fee Schedule

These fees are applicable to analyzed accounts only.

Monthly Maintenance Fee with e-statements	\$18
Earnings Credit	see current rates
Paper Statements (Monthly Fee)	\$5

Per Item Fees

Transaction ³ Fee	\$0.15*
<i>*Applicable to all analyzed shares</i>	
Currency Fee After \$10,000	0.20% ²
See General Fee Schedule—Business (next page) for fees applicable to all accounts.	

General Fee Schedule—Business

These Fees are applicable to all business accounts (analyzed and non-analyzed).

Checks

Cashier's Check.....\$5
Fee waived if check is payable to account owner.

Non-Sufficient Funds, Returned Items & Corrections

Non-Sufficient Funds/ Item(s) Returned, per item \$30
 Returned Deposit..... \$10 per item
 If written by account owner \$30
 Deposit Correction.....\$5

Bill Pay

Bill PayFREE

ACH Origination

ACH Origination One Time Set Up Fee \$50
 ACH Origination Fee (Monthly Fee)..... \$30
 Each ACH Originated Item \$0.15
 Optional ACH Support (Monthly Fee)..... \$25

Remote Deposit Capture (RDC)

Remote Deposit Capture One Time Set Up Fee \$50
 Remote Deposit Capture Business (Monthly Fee) \$30
 Per Item Deposited with RDC..... \$0.15
 Optional RDC Support (Monthly Fee) \$25

Bundle ACH & RDC*

Bundle ACH & RDC One Time Set Up Fee..... \$75
 Bundle ACH & RDC (Monthly Fee) \$50
 *Subject to both ACH and RDC per transaction fees and support charges.

Debit Card

Non-CU ATM Cash Withdrawal (First 3 free)\$3
 Card Replacement\$5

Wire Transfers

Domestic Incoming \$15
 Domestic Outgoing \$25
 Foreign..... \$40

Additional Services

Stop Payment..... \$30
 Overdraft Transfer\$5
 Check Copy\$2 each
 Counter Checks (4 checks per page)..... \$2per page
 Non-Member Check Cashing Service
Free for checks \$250 and under
\$10 for checks over \$250
 Statement Reprint/Activity Printout.....\$5
 Payment by Phone..... \$10
Using any card other than MFCU
 Undeliverable Mail—Returned \$5
 Account Research/Reconciliation.....\$25 per hour
With a \$10 Minimum
 Copy/Fax Service..... \$2 plus \$1 per page
 Foreign Item Processing \$10
 Coin Counting..... 5% for all coin over \$300
 Early Account Closure by Member \$25
Within 90 days of account opening
 Levy/Garnishment/Legal \$50 per occurrence

Definitions

¹ A statement period begins on the first calendar day of the month and ends on the last calendar day of the month.

² Currency fees based on aggregate cash deposited, cash withdrawn, coin counted and cash exchanged. Aggregate amount calculated per statement period¹. Example (non Analyzed account): on \$27,000 there is no fee for the first \$10,000 and a .25% fee for \$15,000 (\$37.50) and .20% for \$2,000 (\$4.00) for a total fee of \$41.50.

³ Transactions include: Checks paid, checks deposited, all external debits and credits, and each RDC and ACH originated items. Internal transfers are not counted as a transaction. Transactions are counted per statement period¹.

