

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.</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* |
|------------------------------------|---------|

**Applicable to all analyzed shares*

| | |
|-----------------------------------|--------------------|
| 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.

