

Service Charges

Savings Accounts

Monthly Service Fee	\$2
<i>Fee waived if any of the following apply: 1. Primary member is under 18 years of age, 2. Maintain a monthly Direct Deposit, 3. Aggregate account balances stay above \$100, or 4. Maintain qualifying Kasasa Checking.</i>	
Early Account Closure by Member	\$25
<i>Within 90 days of account opening</i>	
Inactive Account	\$5 per month
<i>Inactive one year. Fee is waived if the Primary account holder is under 18 years of age.</i>	

Checking Accounts

Non-Sufficient Funds/ Item(s) Returned, per item	\$30
Stop Payment	\$30
Overdraft Transfer	\$5
Check Copy	\$2 each
Counter Checks (4 checks per page)	\$2 per page
Executive Package	\$9.99 per month ¹
Kasasa Protect ²	
.....Kasasa Account Holder	\$6.99
.....Joint Kasasa Account Holder	\$3.99
..... Non-Kasasa Account Holder	\$9.99
Non-CU ATM Cash Withdrawal (first three free).....	\$3
Debit Card Replacement	\$5

Safe Deposit Box Annual Rental

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

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

CUMMFI (Money Market Checking)

Excess Transfers (After 3 per month).....	\$5 each
Excess Cleared Checks (After 3 per month).....	\$5 each

Wire Transfers

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

Express Line of Credit

Cash Advance Fee, per automatic advance	\$5
Cash Advance Fee, per manual advance	no charge
Late Payment Fee.....	\$30 or 5% of the delinquent amount whichever is greater
Minimum Monthly Payment	\$25 or 5% of the loan balance, whichever is greater.

Additional Services

Non-Member Check Cashing Service	
..... Free for checks \$250 and under	
..... \$10 for checks over \$250	
Non-Member Coin Counting Service	5% of total
Coin Counting Service	5% for all coin over \$300
Cashier's Check.....	\$5
<i>Fee waived if check is payable to account owner</i>	
Statement Reprint/Activity Printout	\$5
Returned Deposit	\$10 per item
.....If written by account owner	\$30
Payment by Phone	\$10
<i>Using any card other than MFCU</i>	
Undeliverable Mail—Returned.....	\$5
Account Research/Reconciliation.....	\$25 per hour
<i>With a \$10 minimum</i>	
Copy/Fax Service	\$2 plus \$1 per page
Bill Pay	FREE
Foreign Item Processing.....	\$10
Levy/Garnishment/Legal.....	\$50 per occurrence

Definitions

¹ Executive Package includes: Up to 2 Wire Transfers and 4 Cashier's Checks per month, 2 check orders per year and unlimited Coin Exchange service.

² Kasasa Protect is a complete fraud and identity theft protection solution. Includes: Dark Web Monitoring, Lost Wallet Protection, Full Service Identity Restoration, 24/7 Credit Monitoring, Monthly Credit Score + Plotter, and Annual Credit Report.