

## ACCOUNTS RATE & COST RECOVERY SCHEDULE

### SERVICE CHARGES

SAVINGS ACCOUNTS	FEE	DESCRIPTION
Monthly Service Fee	\$2.00	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.
Early Account Closure by Member	\$25.00	Within 90 days of account opening
Inactive Account (per month)	\$5.00	Inactive one year. Fee is waived if the Primary account holder is under 18 years of age.
CHECKING ACCOUNTS	FEE	DESCRIPTION
Non-Sufficient Funds/ Item(s) Returned	\$30.00	Per item
Stop Payment	\$30.00	
Overdraft Transfer	\$5.00	
Counter Checks (per page)	\$2.00	4 checks per page
Executive Package (per month)	\$9.99	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.
Non-CU ATM Cash Withdrawal	\$3.00	First 3 free
SAFE DEPOSIT BOX (ANNUAL RENTAL)	FEE	DESCRIPTION
3 x 5	\$20.00	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 10	\$30.00	
5 x 5	\$35.00	
5 x 10	\$45.00	
Replace Lock & Keys	\$150.00	
CUMMFI (Money Market Checking)	FEE	
Excess Transfers (each)	\$5.00	(After 3 per month)
Excess Cleared Checks (each)	\$5.00	(After 3 per month)
WIRE TRANSFERS	FEE	
Domestic Incoming	\$15.00	
Domestic Outgoing	\$25.00	
Foreign	\$40.00	
EXPRESS LINE OF CREDIT	FEE	
Cash Advance Fee per auto advance	\$5.00	
Cash Advance Fee per manual advance	No Charge	
Late Payment Fee	\$30.00	or 5% of the delinquent amount, whichever is greater
Minimum Monthly Payment	\$25.00	or 5% of the loan balance, whichever is greater



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ADDITIONAL SERVICES	FEE	
Non-Member Coin Counting Service <i>(of total)</i>	5%	
Cashier's Check	\$5.00	3 free per month
Returned Deposit <i>(per item)</i>	\$10.00	If written by account owner \$30
Payment by Phone <i>Using any card other than MFCU</i>	\$10.00	
Account Research/Reconciliation <i>(per hour)</i>	\$25.00	With a \$10 minimum
Bill Pay	No Charge	
Foreign Item Processing	\$10.00	
Levy/Garnishment/Legal <i>(per occurrence)</i>	\$50.00	

Call us at: 541.889.3149

Visit us at: [malheurfcu.org](http://malheurfcu.org)

Email us at: [support@malheurfcu.org](mailto:support@malheurfcu.org)

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