

FEE SCHEDULE

Effective September 1, 2024

Account closed within 90 days of opening S25.00 \$25	REGULAR SHARE ACCOUNT	Basic	Value	Advantage	
Account closed within 90 days of opening		\$5.00	\$5.00	\$5.00	\$5.00
Money Market Savings Account Basic Value Advantage Deluxe Minimum balance to earn dividends \$50.000 \$50.000.00 \$50.000		\$25.00	\$25.00	\$25.00	\$25.00
Minimum balance to earn dividends \$50.00 \$50.00 \$50.00 \$50.00 Money Market Checking Account Basic					
Money Market Checking Account Minimum balance to earn dividends \$10,000.00					
Milnimim balance to earn dividends		7	7		,
Non-sufficient funds charge \$25.00 \$25.00 \$25.00 \$1 waived per yr					
Non-sufficient funds charge		7 ,			
Uncollected funds charge \$25.00 \$25.00 \$25.00 \$ waived per yr Courtesy Pay charge due to NSF/ \$25.00 \$25.00 \$25.00 \$1 waived per yr ACH NSF \$25.00 \$25.00 \$25.00 \$25.00 \$25.00 \$25.00 \$1 waived per yr ACH NSF \$25.00 \$25.00 \$25.00 \$25.00 \$25.00 \$1 waived per yr Returned ATM deposits \$35.00 \$					
Courtesy Pay charge due to NSF/ \$25.00 \$25.00 \$25.00 \$ waived per yr ACH NSF \$25.00 \$25.00 \$25.00 \$25.00 \$ waived per yr Bill Pay NSF Fee \$25.00 \$25.00 \$25.00 \$25.00 \$ waived per yr Returned ATM deposits \$35.00 \$	Non-sufficient funds charge	7-0.00	\$25.00	\$25.00	per yr
Uncollected funds	Uncollected funds charge	\$25.00	\$25.00	\$25.00	
Bill Pay NSF Fee	Uncollected funds	\$25.00	\$25.00	\$25.00	
Returned ATM deposits	ACH NSF	\$25.00	\$25.00	\$25.00	
Returned Shared Branch Deposits \$35.00 \$35.00 \$35.00 \$35.00 \$35.00 \$35.00 \$35.00 \$40	Bill Pay NSF Fee	\$25.00	\$25.00	\$25.00	
Returned (me to me) checks from other institutions \$40.00					
Other institutions S2.00 FREE FREE FREE Stop Payment Fee \$35.00 <	Returned Shared Branch Deposits	\$35.00	\$35.00	\$35.00	\$35.00
Stop Payment Fee		\$40.00	\$40.00	\$40.00	\$40.00
Stop Payment for range of checks (per book if lost)		\$2.00	FREE	FREE	FREE
Company Comp	Stop Payment Fee		\$35.00		\$35.00
Foreign ATM Withdrawal, Balance Inquiry Foreign ATM is any ATM that is not operated by Presto (Publix), CU24, CUHere, MoneyPass. Issue of first Debit/Check Card with pin number Replacement of Debit/Check Card FREE FREE FREE FREE (per card) Express (3 Days) Replacement of PIN number (Debit) FREE FREE FREE FREE FREE OTHER SERVICES AND FEES Basic Value Advantage Temporary Checks (per page) 2 pages free per quarter, \$2.50 thereafter Shared Draft (check) Orders Cost Cost Cost Cost Senior (50 and over) Draft (check) orders - Standard checks only Cashier's Check Exchange Fee - \$35.00 \$35.00 \$35.00 \$35.00 Cashier's Check Indemnity Bond Required) Visa Gift Cards Dormant Account Fees \$5.00 \$5.00 \$5.00 \$5.00 Regular Mailed Monthly/Quarterly \$1.00 \$1.00 \$75.00 \$75.00 \$75.00 \$75.00 \$1.00 \$75.00 \$	(per book if lost)	\$35.00	\$35.00	\$35.00	\$35.00
Inquiry Foreign ATM is any ATM that is not operated by Presto (Publix), CU24, CUHere, MoneyPass. Issue of first Debit/Check Card with pin number Replacement of Debit/Check Card (per card) Express (3 Days) Replacement of PIN number (Debit) FREE FREE FREE FREE FREE FREE FREE FRE	ACH Stop Payment Fee	\$35.00	\$35.00	\$35.00	\$35.00
Issue of first Debit/Check Card with pin number FREE		\$2.00	\$1.50	\$1.00	FREE
Pin number Replacement of Debit/Check Card (per card) FREE FREE FREE (per card) FREE F	Foreign ATM is any ATM that is not	operated by Pr	esto (Publix), (U24, CUHere,	MoneyPass.
Express (3 Days)		FREE	FREE	FREE	FREE
Replacement of PIN number (Debit) FREE FREE FREE FREE TREE FREE FREE TREE		FREE	FREE	FREE	FREE
OTHER SERVICES AND FEÈS Basic Value Advantage Deluxe Temporary Checks (per page) 2 pages free per quarter, \$2.50 thereafter FREE FREE FREE Shared Draft (check) Orders Cost Cost Cost Cost Senior (50 and over) Draft (check) orders - Standard checks only FREE FREE FREE Cashier's Check Fee \$5.00 \$3.00 FREE FREE Cashier's Check Exchange Fee - charge to dealer \$35.00 \$35.00 \$35.00 \$35.00 Suspension of payment on a Cashier's Checks (Indemnity Bond Required) \$4.00 \$4.00 \$4.00 \$5.00 Visa Gift Cards \$4.00 \$5.00 \$5.00 \$5.00 Dormant Account Fees \$5.00 \$5.00 \$5.00 Returned Mail Fee - Per Month \$5.00 \$5.00 \$5.00 Regular Mailed Monthly/Quarterly \$1.00 \$1.00 FREE	Express (3 Days)	\$75.00	\$75.00	\$75.00	\$75.00
Temporary Checks (per page) 2 pages free per quarter, \$2.50 thereafter	Replacement of PIN number (Debit)	FREE	FREE	FREE	FREE
Der quarter, \$2.50		Basic	Value	Advantage	Deluxe
Senior (50 and over) Draft (check) orders - Standard checks only FREE FREE FREE FREE FREE Cashier's Check Fee \$5.00 \$3.00 FREE FREE FREE Cashier's Check Exchange Fee - \$35.00 \$35.00		per quarter, \$2.50 thereafter			
Orders - Standard checks only Cashier's Check Fee \$5.00 \$3.00 FREE FREE					
Cashier's Check Exchange Fee - charge to dealer \$35.00 \$5.00 \$5.00 \$5.00 \$5.00 \$5.00 \$5.00 \$5.00 \$5.00 \$5.00 \$5.00 \$6.00 \$	orders - Standard checks only				
Charge to dealer Suspension of payment on a \$35.00		7			
Cashier's Checks (Indemnity Bond Required) \$4.00 \$4.00 \$4.00 FREE Visa Gift Cards \$4.00 \$5.00 \$5.00 \$5.00 Dormant Account Fees \$5.00 \$5.00 \$5.00 \$5.00 Returned Mail Fee - Per Month \$5.00 \$5.00 \$5.00 \$5.00 Regular Mailed Monthly/Quarterly \$1.00 \$1.00 \$1.00 FREE		\$35.00	\$35.00	\$35.00	\$35.00
Dormant Account Fees \$5.00 \$5.00 \$5.00 Returned Mail Fee - Per Month \$5.00 \$5.00 \$5.00 Regular Mailed Monthly/Quarterly \$1.00 \$1.00 \$1.00 FREE	Cashier's Checks (Indemnity Bond Required)	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,,,,,,,	,,,,,,,,	,,,,,,,
Returned Mail Fee - Per Month \$5.00 \$5.00 \$5.00 \$5.00 Regular Mailed Monthly/Quarterly \$1.00 \$1.00 \$1.00 FREE					
Regular Mailed Monthly/Quarterly \$1.00 \$1.00 \$1.00 FREE		*	*	*	,
		70.00		7	,
	Paper Statements	7	,	,	
E-Statements FREE FREE FREE	E-Statements	FREE	FREE	FREE	FREE

Statement Copy	\$5.00 each	\$5.00 each	\$5.00 each	\$5.00 each
Statement Copies (older than 3	\$30.00	\$30.00	\$30.00	\$30.00
calendar years) - Per Hour				
Statement Copy (Certified)	\$10.00	\$10.00	\$10.00	\$10.00
History of account (Per Page)	\$1.00 each	\$1.00 each	FREE	FREE
Research/Reconciliation Fee (per hour)	\$30.00	\$30.00	\$30.00	\$30.00
Research/Reconciliation Fee Minimum	\$15.00	\$15.00	\$15.00	\$15.00
Copies of processed checks	\$5.00 each	\$5.00 each	10 Free	10 Free
	V 0.00 00.0	V 0.00 000	(current	(current
			year) then \$5 each	year) then \$5 each
Copies of other documents (per page)	\$5.00	\$5.00	\$5.00	\$5.00
Online Banking	FREE	FREE	FREE	FREE
Bill Payment	FREE	FREE	FREE	FREE
Garnishment/Levy/Tax Lien Processing	\$150.00	\$150.00	\$150.00	\$150.00
Calls to Member Service Center	\$1.00	\$1.00	FREE	FREE
for Balance Inquiries/Withdrawals/	V	4		
Transfers (Transactions that can be				
completed using MFFCU's Home				
Banking and/or Fireline)				
Rejected ACH (After 3 of same item)	\$10.00	\$10.00	\$10.00	\$10.00
Delinquent Loan Transfer Fee	\$5.00	\$5.00	\$5.00	\$5.00
Delinquent Visa Transfer Fee	\$5.00	\$5.00	\$5.00	\$5.00
SHARED BRANCHING NETWORK	Basic	Value	Advantage	Deluxe
Withdrawals	\$1.50	2 free, \$1.50 thereafter	3 free, \$1.50 thereafter	4 free, \$1.50 thereafter
Deposits	\$1.50	2 free, \$1.50 thereafter	3 free, \$1.50 thereafter	4 free, \$1.50 thereafter
WIRE TRANSFERS	Basic	Value	Advantage	Deluxe
Domestic Wires (Incoming)	\$10.00	\$10.00	\$10.00	\$5.00
Domestic Wires (Outgoing)	\$20.00	\$20.00	\$20.00	\$15.00
International Wires (Incoming/ Outgoing)	\$35.00	\$35.00	\$35.00	\$25.00
TRAVELÉR'S CHEQUES	Basic	Value	Advantage	Deluxe
Traveler's Cheques Fee - per \$100	\$1.00	\$1.00	Free	Free
	7	7		
SAFE DEPOSIT BOX RENTALS	Basic	Value	Advantage	Deluxe
3X5	Basic \$30.00	Value \$30.00	Advantage \$30.00	\$30.00
3X5 5X5	Basic \$30.00 \$40.00	Value \$30.00 \$40.00	Advantage \$30.00 \$40.00	\$30.00 \$40.00
3X5 5X5 3X10	Basic \$30.00 \$40.00 \$50.00	Value \$30.00 \$40.00 \$50.00	Advantage \$30.00 \$40.00 \$50.00	\$30.00 \$40.00 \$50.00
3X5 5X5 3X10 5X10	Basic \$30.00 \$40.00 \$50.00 \$80.00	Value \$30.00 \$40.00 \$50.00 \$80.00	Advantage \$30.00 \$40.00 \$50.00 \$80.00	\$30.00 \$40.00 \$50.00 \$80.00
3X5 5X5 3X10 5X10 10X10	\$30.00 \$40.00 \$50.00 \$80.00 \$125.00	Value \$30.00 \$40.00 \$50.00 \$80.00 \$125.00	Advantage \$30.00 \$40.00 \$50.00 \$80.00 \$125.00	\$30.00 \$40.00 \$50.00 \$80.00 \$125.00
3X5 5X5 3X10 5X10 10X10 Key Deposit	\$30.00 \$40.00 \$50.00 \$80.00 \$125.00 \$10.00	Value \$30.00 \$40.00 \$50.00 \$80.00 \$125.00 \$10.00	Advantage \$30.00 \$40.00 \$50.00 \$80.00 \$125.00 \$10.00	\$30.00 \$40.00 \$50.00 \$80.00 \$125.00 \$10.00
3X5 5X5 3X10 5X10 10X10 Key Deposit Lost Keys Drill Box	\$30.00 \$40.00 \$50.00 \$80.00 \$125.00 \$10.00 Cost	Value \$30.00 \$40.00 \$50.00 \$80.00 \$125.00 \$10.00 Cost	Advantage \$30.00 \$40.00 \$50.00 \$80.00 \$125.00 \$10.00 Cost	\$30.00 \$40.00 \$50.00 \$80.00 \$125.00 \$10.00 Cost
3X5 5X5 3X10 5X10 5X10 10X10 Key Deposit Lost Keys Drill Box Lost Key Replacement	\$30.00 \$40.00 \$50.00 \$80.00 \$125.00 \$10.00 \$20.00	Value \$30.00 \$40.00 \$50.00 \$80.00 \$125.00 \$10.00 Cost \$20.00	Advantage \$30.00 \$40.00 \$50.00 \$80.00 \$125.00 \$10.00 Cost \$20.00	\$30.00 \$40.00 \$50.00 \$80.00 \$125.00 \$10.00 Cost \$20.00
3X5 5X5 3X10 5X10 5X10 10X10 Key Deposit Lost Keys Drill Box Lost Key Replacement DISCOUNT/BONUS RATES	Basic \$30.00 \$40.00 \$50.00 \$80.00 \$125.00 \$10.00 Cost \$20.00 Basic	Value \$30.00 \$40.00 \$50.00 \$80.00 \$125.00 \$10.00 Cost \$20.00 Value	Advantage \$30.00 \$40.00 \$50.00 \$80.00 \$125.00 \$10.00 Cost \$20.00 Advantage	\$30.00 \$40.00 \$50.00 \$80.00 \$125.00 \$10.00 Cost \$20.00 Deluxe
3X5 5X5 3X10 5X10 5X10 10X10 Key Deposit Lost Keys Drill Box Lost Key Replacement	\$30.00 \$40.00 \$50.00 \$80.00 \$125.00 \$10.00 \$20.00	Value \$30.00 \$40.00 \$50.00 \$80.00 \$125.00 \$10.00 Cost \$20.00	Advantage \$30.00 \$40.00 \$50.00 \$80.00 \$125.00 \$10.00 Cost \$20.00	\$30.00 \$40.00 \$50.00 \$80.00 \$125.00 \$10.00 Cost \$20.00



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Federally Insured by the National Credit Union Administration