



MIAMI FIREFIGHTERS Federal Credit Union

FEE SCHEDULE

Effective September 1, 2024

REGULAR SHARE ACCOUNT	Basic	Value	Advantage	Deluxe
Minimum balance to maintain an account	\$5.00	\$5.00	\$5.00	\$5.00
Account closed within 90 days of opening	\$25.00	\$25.00	\$25.00	\$25.00
Money Market Savings Account	Basic	Value	Advantage	Deluxe
Minimum balance to earn dividends	\$50.00	\$50.00	\$50.00	\$50.00
Money Market Checking Account	Basic	Value	Advantage	Deluxe
Minimum balance to earn dividends	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00
CHECKING ACCOUNT FEES	Basic	Value	Advantage	Deluxe
Non-sufficient funds charge	\$25.00	\$25.00	\$25.00	1 waived per yr
Uncollected funds charge	\$25.00	\$25.00	\$25.00	1 waived per yr
Courtesy Pay charge due to NSF/ Uncollected funds	\$25.00	\$25.00	\$25.00	1 waived per yr
ACH NSF	\$25.00	\$25.00	\$25.00	1 waived per yr
Bill Pay NSF Fee	\$25.00	\$25.00	\$25.00	1 waived per yr
Returned ATM deposits	\$35.00	\$35.00	\$35.00	\$35.00
Returned Shared Branch Deposits	\$35.00	\$35.00	\$35.00	\$35.00
Returned (me to me) checks from other institutions	\$40.00	\$40.00	\$40.00	\$40.00
Overdraft Transfer Fee	\$2.00	FREE	FREE	FREE
Stop Payment Fee	\$35.00	\$35.00	\$35.00	\$35.00
Stop Payment for range of checks (per book if lost)	\$35.00	\$35.00	\$35.00	\$35.00
ACH Stop Payment Fee	\$35.00	\$35.00	\$35.00	\$35.00
Foreign ATM Withdrawal, Balance Inquiry	\$2.00	\$1.50	\$1.00	FREE
Foreign ATM is any ATM that is not operated by Presto (Publix), CU24, CUHere, MoneyPass.				
Issue of first Debit/Check Card with pin number	FREE	FREE	FREE	FREE
Replacement of Debit/Check Card (per card)	FREE	FREE	FREE	FREE
Express (3 Days)	\$75.00	\$75.00	\$75.00	\$75.00
Replacement of PIN number (Debit)	FREE	FREE	FREE	FREE
OTHER SERVICES AND FEES	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	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)	\$35.00	\$35.00	\$35.00	\$35.00
Visa Gift Cards	\$4.00	\$4.00	\$4.00	FREE
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 Paper Statements	\$1.00	\$1.00	\$1.00	FREE
E-Statements	FREE	FREE	FREE	FREE

(continued on back)

Statement Copy	\$5.00 each	\$5.00 each	\$5.00 each	\$5.00 each
Statement Copies (older than 3 calendar years) - Per Hour	\$30.00	\$30.00	\$30.00	\$30.00
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 (current year) then \$5 each	10 Free (current 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 for Balance Inquiries/Withdrawals/Transfers (Transactions that can be completed using MFFCU's Home Banking and/or Fireline)	\$1.00	\$1.00	FREE	FREE
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
TRAVELER'S CHEQUES	Basic	Value	Advantage	Deluxe
Traveler's Cheques Fee - per \$100	\$1.00	\$1.00	Free	Free
SAFE DEPOSIT BOX RENTALS	Basic	Value	Advantage	Deluxe
3X5	\$30.00	\$30.00	\$30.00	\$30.00
5X5	\$40.00	\$40.00	\$40.00	\$40.00
3X10	\$50.00	\$50.00	\$50.00	\$50.00
5X10	\$80.00	\$80.00	\$80.00	\$80.00
10X10	\$125.00	\$125.00	\$125.00	\$125.00
Key Deposit	\$10.00	\$10.00	\$10.00	\$10.00
Lost Keys Drill Box	Cost	Cost	Cost	Cost
Lost Key Replacement	\$20.00	\$20.00	\$20.00	\$20.00
DISCOUNT/BONUS RATES	Basic	Value	Advantage	Deluxe
Discount rate from base rate for Consumer Loans (Secured)	0.00%	0.00%	-0.15%	-0.25%
Bonus rate from base dividend rate for Certificates	0.00%	0.00%	+0.15%	+0.25%



MIAMI FIREFIGHTERS Federal Credit Union

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Federally Insured by the National Credit Union Administration