

Fee Schedule

Effective May 1, 2017

Share/Share Draft Account Fees:

- Account Set-Up fee Free
- Account Closure Fee \$5
If account is closed within 180 days of opening
- Account Reopen fee Free
- Inactive Account Fee \$5 per month
An account is considered inactive if for one year no withdrawals, deposits, or payments other than dividends have been made to the account. The fee is waived if you have an aggregate balance of \$500 or a service of the credit union such as a Share Certificate, IRA, or a loan or VISA account.
- Return Mail fee \$5 per item
- Fresh Start Checking \$10 per month
- Share Draft Checking No monthly fee
- Non-Sufficient funds \$30 per item
- Overdraft Coverage \$30 per item
- Overdraft Transfer \$5 per item
The categories of transactions for which a non-sufficient funds fee or an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM/Debit withdrawal, or other electronic means.
- Return Deposit \$30 per item
- Courtesy Pay \$30 per item
- Stop Payment \$30 per item
- Return Deposit/Payment
When Payee & Check Maker
Are the Same \$50 per item
- Temporary Checks:
First set of 4 for new accounts Free
Sheet of 4 temporary checks \$5 per sheet
- Share Draft Copy \$6 per item
- Statement Copy \$2.50 per page
- Share Draft Printing Varies by style
- Copy of Account History \$1 per page
- Home Banking FREE
- Online Bill Pay fee FREE**
**Direct Deposit, Debit Card, and one automatic bill pay transaction required; without \$7 per month
- Money Market
Excessive withdrawal \$25 per withdrawal
After 3rd withdrawal

ATM/Debit Card fees:

- Replacement Card fee \$10 per card
- ATM/Debit PIN Replacement No Charge
- Rushed Debit Card \$35 per card

Other Service Fees:

- Notary Public Free
- Account Reconciliation \$25 per hour
- Account Research \$25 per hour
- Collection Items \$30
- Cashiers Check \$3 per check
- Money Order \$1 per \$1,000
- Christmas Club early
Withdrawal-Close \$5
- Foreign Item Handling \$6
- Domestic Incoming Wire FREE
- Domestic Outgoing Wire \$12 per wire
- International Incoming
And outgoing Wire \$50 per wire
- Legal Processing Fee \$20 each
- Written Verification
of Deposit \$5 per request
- PAL (Personal Access Line) FREE (formerly Sybil)
- Paper Statements \$1

Loan Fees:

- Non-member Fee \$20
- Late Payment Fee \$25 After 10 days
- Written Payoff Request \$10 per request
- Skip-A-Payment \$30 per loan

VISA Fees:

- Late Payment fee \$25 After 10 days
- Cash Advance Fee No Charge
- Card Center Phone
Payment fee \$5 per payment
- Draft Copy fee \$2 per copy
- Card Replacement \$10
- Rushed Credit Card \$35

Safe Deposit Boxes:

Box Size	Rental Fee
5 x 5	\$15 per quarter
3 x 10	\$15 per quarter
5 x 10	\$20 per quarter
10 x 10	\$25 per quarter
Key Replacement	\$25 per key
Box Drilling	\$100
Late Payment Fee	\$5 per month



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www.midwestfamilyfcu.org