



**ACCOUNT FEE SCHEDULE**  
**Effective Date: 01/01/2026**

**SHARE DRAFT ACCOUNT FEES:**

• NSF Return Fee	\$30.00 Per Draft
• L-O-C Advance Fee	7.00 Per Advance
• Overdraft Share Transfer Fee	7.00 Per Transfer
• Stop Payment Fee	20.00 Per Stop Order
• Certified Draft Fee	5.00 Per Draft
• Microfilm Copy Fee	5.00 Per Copy
• Unsatisfied Overdraft Fee (Maximum 5 days)	5.00 Per Day
• Return Item Fee/Personal Checks (Deposited Items)	30.00 Per Check
• Share Draft Check Order Fees	Prices Vary
• Monthly Service Fee	5.00 Per Month

**ELECTRONIC FUND TRANSFER FEES:**

• NSF ATM/POS Withdrawal Fee	\$30.00 Per Withdrawal
• NSF EFT Return Fee	30.00 Per Return
• ATM/Debit Card Replacement Fee (Lost or Stolen)	5.00 Per Card
• ATM/Debit Card Overdraft Reinstatement Fee	60.00 Per Card
• ATM/Debit Card Pin Number Replacement Fee	5.00 Per Pin Number
• Account Balance File Update Fee	5.00 Per Transfer

**RESEARCH FEES:**

• Account History or Statement Facsimile	\$ 1.00 Per Page
• Account Balancing (By Appt. Only)	20.00 Per Hour

**OTHER FEES:**

• Membership Fee	\$10.00*
• Check Cash Fee (Non-Member)	5.00
• Notary Fee (Non-Member)	5.00
• Lien Fee	22.00
• Wire Transfer Fee	22.00
• Money Order Fee	2.00
• VISA Gift Card Fee	3.00
• VISA Gift Card Replacement Fee	3.00
• Third Party Official Check Fee	3.00
• Dormant Account Fee	10.00 Per Quarter
• Loan Application Fee	15.00 Individual
	20.00 Joint
• Payday Option Loan Fee	25.00
• Carfax Vehicle History Report Fee	15.00
• Return Mail Fee	5.00 Per Item
• Overnight Mail Fee	22.00

**DEFERRED PAYMENT FEE**

\$20.00 Per Payment Deferred

The fees appearing on this schedule are accurate for accounts as of the effective date indicated. The MSDFCU charges no ATM fees. However, a fee may be imposed by an ATM owner/operator or by an automated transfer network if a transaction is initiated by an MSDFCU member from an ATM not owned, operated, or endorsed by the MSDFCU. If you have any questions, or require current information on your accounts, please call the Credit Union Office at 540-6213, 540-6244, or 540-6338.

\*Refunded after account has been open 6 months. If account closes for any reason before 6 months the fee is not refunded.