

# ACCOUNT FEE SCHEDULE Effective Date: 04/01/2024

## SHARE DRAFT ACCOUNT FEES:

<ul> <li>Certified Draft Fee</li> <li>Microfilm Copy Fee</li> <li>Unsatisfied Overdraft Fee (Maximum 5 days)</li> <li>Return Item Fee/Personal Checks (Deposited Items)</li> <li>Share Draft Check Order Fees</li> <li>Monthly Service Fee</li> <li>5.00 Per Day (Maximum 5 days)</li> <li>Prices Vary</li> <li>Monthly Service Fee</li> <li>5.00 Per Month</li> </ul>	•	NSF Return Fee	\$30.00 Per Draft
<ul> <li>Stop Payment Fee</li> <li>Certified Draft Fee</li> <li>Microfilm Copy Fee</li> <li>Unsatisfied Overdraft Fee         <ul> <li>(Maximum 5 days)</li> </ul> </li> <li>Return Item Fee/Personal Checks         <ul> <li>(Deposited Items)</li> </ul> </li> <li>Share Draft Check Order Fees</li> <li>Monthly Service Fee</li> <li>NSF ATM/POS Withdrawal Fee</li> </ul> <li>Stop Per Stop Order         <ul> <li>5.00 Per Day</li> </ul> </li> <li>Prices Vary</li> <li>Monthly Service Fee</li> <li>\$30.00 Per Month</li> <li>ELECTRONIC FUND TRANSFER FEES:</li> <li>\$30.00 Per Withdrawal</li>	•	L-O-C Advance Fee	7.00 Per Advance
<ul> <li>Certified Draft Fee</li> <li>Microfilm Copy Fee</li> <li>Unsatisfied Overdraft Fee (Maximum 5 days)</li> <li>Return Item Fee/Personal Checks (Deposited Items)</li> <li>Share Draft Check Order Fees</li> <li>Monthly Service Fee</li> <li>NSF ATM/POS Withdrawal Fee</li> <li>5.00 Per Draft Draft Check Order Fees</li> <li>Trices Vary</li> <li>5.00 Per Month</li> <li>ELECTRONIC FUND TRANSFER FEES:</li> <li>\$30.00 Per Withdrawal</li> </ul>	•	Overdraft Share Transfer Fee	7.00 Per Transfer
<ul> <li>Microfilm Copy Fee</li> <li>Unsatisfied Overdraft Fee (Maximum 5 days)</li> <li>Return Item Fee/Personal Checks (Deposited Items)</li> <li>Share Draft Check Order Fees</li> <li>Monthly Service Fee</li> <li>NSF ATM/POS Withdrawal Fee</li> <li>5.00 Per Copy (5.00 Per Day (Maximum 5 days)</li> <li>Prices Vary (5.00 Per Month)</li> <li>ELECTRONIC FUND TRANSFER FEES:</li> <li>\$30.00 Per Withdrawal</li> </ul>	•	Stop Payment Fee	20.00 Per Stop Order
<ul> <li>Unsatisfied Overdraft Fee (Maximum 5 days)</li> <li>Return Item Fee/Personal Checks (Deposited Items)</li> <li>Share Draft Check Order Fees Prices Vary</li> <li>Monthly Service Fee 5.00 Per Month</li> <li>ELECTRONIC FUND TRANSFER FEES:</li> <li>NSF ATM/POS Withdrawal Fee \$30.00 Per Withdrawa</li> </ul>	•	Certified Draft Fee	5.00 Per Draft
(Maximum 5 days)  Return Item Fee/Personal Checks (Deposited Items)  Share Draft Check Order Fees  Monthly Service Fee  Prices Vary  5.00 Per Month  ELECTRONIC FUND TRANSFER FEES:  NSF ATM/POS Withdrawal Fee  \$30.00 Per Withdrawa	•	Microfilm Copy Fee	5.00 Per Copy
<ul> <li>Return Item Fee/Personal Checks         (Deposited Items)     </li> <li>Share Draft Check Order Fees         Prices Vary     </li> <li>Monthly Service Fee         5.00 Per Month     </li> <li>ELECTRONIC FUND TRANSFER FEES:         NSF ATM/POS Withdrawal Fee         \$30.00 Per Withdrawa</li> </ul>	•	Unsatisfied Overdraft Fee	5.00 Per Day
(Deposited Items)  • Share Draft Check Order Fees  • Monthly Service Fee  **Share Draft Check Order Fees  **Share Draft Check		(Maximum 5 days)	
<ul> <li>Share Draft Check Order Fees</li> <li>Monthly Service Fee</li> <li>5.00 Per Month</li> <li>ELECTRONIC FUND TRANSFER FEES:</li> <li>NSF ATM/POS Withdrawal Fee</li> <li>\$30.00 Per Withdrawa</li> </ul>	•	Return Item Fee/Personal Checks	30.00 Per Check
<ul> <li>Monthly Service Fee 5.00 Per Month</li> <li>ELECTRONIC FUND TRANSFER FEES:</li> <li>NSF ATM/POS Withdrawal Fee \$30.00 Per Withdrawa</li> </ul>		(Deposited Items)	
ELECTRONIC FUND TRANSFER FEES:  • NSF ATM/POS Withdrawal Fee \$30.00 Per Withdrawa	•	Share Draft Check Order Fees	Prices Vary
• NSF ATM/POS Withdrawal Fee \$30.00 Per Withdrawa	•	Monthly Service Fee	5.00 Per Month
	El	LECTRONIC FUND TRANSFER FEES:	
• NSF EFT Return Fee 30.00 Per Return	•	NSF ATM/POS Withdrawal Fee	\$30.00 Per Withdrawal
	•	NSF EFT Return Fee	30.00 Per Return

•	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

## **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.

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