Members First
CREDIT UNION

Schedule of Fees

effective 07.05.17
(changes noted in bold)

AUTOMATED/ELECTRONIC SERVICES	
Online Banking	FREE
Mobile Banking	FREE
Mobile Check Deposit	FREE
Bill Pay	FREE
FinanceWorks	FREE
Telephone Banking	FREE
Electronic Statements	FREE

CHECKING ACCOUNTS	
Rewards Checking	FREE
CashBack Checking	FREE
Everyday Free Checking	FREE

BUSINESS ACCOUNTS	
Business Checking	FREE
Rolled Coin Purchase	$.25/roll
Currency Order	1% of total

ATM/DEBIT CARD	
ATM Activity at MFCU ATMs	FREE
ATM Activity at CO-OP Network ATMs	FREE
ATM Activity Out of Network (Rewards and Cashback Checking)	FREE
ATM Activity Out of Network (Everyday Free Checking)	**$1.50**
ATM/Debit Card Replacement	$10

ACCOUNT ACTIVITY	
Overdraft Transfer (From Shares)	$5
Overdrafts	$35
Non-Sufficient/Uncollected Funds	$35/item
Deposited Check Returned	$20
Excess Withdrawals From Savings (Limit 6 Withdrawals Per Month)	**$10**
Dormant Account **(6 Months Inactivity)**	$5/mo

FUNDS TRANSFER	
Popmoney (Pay Anyone)	FREE
Popmoney (Pay Anyone) Expedited Delivery	$3
Sprig (Pay Anyone) Outgoing Transfers	$3
Me to Me Transfer (Pay Yourself) Incoming	FREE
Me to Me Transfer (Pay Yourself) Outgoing	$3
Wire Transfer - Incoming	$5
Wire Transfer - Outgoing Domestic	$25
Withdrawal Using Telephone Banking	FREE
ACCOUNT SERVICES	
Stop Payment (Check, ACH, Bill Pay, Official Check)	$30
Foreign Check Processing	**$20**
Cash Advance In Person	**$10**
Cash Advance By Phone	**$10**
Coin Counting*	FREE
Research (Multiple Items; Statements Over 1 Year Old)	$25/hr
Statement Copies	**$2/ea**
CHECKS/MONEY ORDERS	
Official Check	$3
Money Order	$3
Temporary Checks	$5/sheet
Check Orders	varies
OTHER	
Escheatment	$100
Insufficient Address	$5
Liens/Levies/Garnishments	$50
Safe Deposit Boxes Key Replacement $50 Drilling $275	$40 (3x5) $50 (5x5) $60 (3x10) $95 (5x10) $135 (10x10)

Non-members are assessed a fee.

Fees are subject to change.