

# Fee Schedule

Effective November 1, 2007



**MERCK SHARP & DOHME**  
FEDERAL CREDIT UNION

<b>Checking Accounts &amp; Money Market Accounts</b>	
Overdraft Fee from Savings**	\$10
Non-Sufficient Funds/Courtesy Pay Fee	\$30/item
Stop Payment Fee: One Item Series of Items	\$15/item \$25/series
Check Printing <sup>†</sup>	Price varies
Copy of Check by Fax or Mail (free through Home Banking)	\$7
Money Market Check Withdrawals under \$500	\$20/check
<b>Savings &amp; Money Market Accounts</b>	
Excessive Withdrawal Fee (if more than six preauthorized or automatic transfers per month)	\$20/withdrawal
<b>Check Card &amp; ATM Services</b>	
ATM Withdrawals: All MSDFCU ATMs & Up to 10 per month elsewhere	FREE
Each additional withdrawal elsewhere	\$1.00
Replace Lost Card	\$5/card
ATM Deposits & Transfers	FREE
Return of ATM Deposit	\$20/deposit
Insufficient Balances for Transactions	\$30/item
Courtesy Pay Fee	\$30/item
Overdraft Fee from Savings**	\$10/transfer
<b>ACH/Electronic Services</b>	
Stop Payment/Revocation Fee: One Item Series of Items	\$15/request \$25/series
Non-Sufficient Funds/Return Item/Courtesy Pay Fee	\$30/item
Overdraft Fee	\$10/transfer
Wire Transfers:	
Incoming	FREE
Outgoing, domestic	\$15/transfer
Outgoing, international	\$35/transfer
Bill Payment Research Fee	FREE
Copy of Check (Bill Pay) by Fax or Mail	\$7
<b>Other Services</b>	
Inactive Account Fee (after one year)*	\$5/month
Deposited Item Return Fee	\$20/item
e-Deposit Late Fee	\$20/item
Account Reconciliation Fee	\$25/hour
Account Research Fee	\$25/hour
Teller printout of Account History (free through Home Banking)	\$2/page
Complete Statement Copy (free through Home Banking)	\$5/statement
Cashier's Check Fee (payable to 3 <sup>rd</sup> party) <sup>†</sup>	\$3/check
Cashier's Check Stop Payment Fee	\$15/check
Travelers Check Fee <sup>†</sup>	Price may vary
Travelers Check for Two Fee	\$0.50 per \$100
Gift Check Fee <sup>†</sup>	\$2.50/check
Money Order Fee <sup>†</sup>	\$2/money order
Foreign International Checks Deposited (excluding Canadian)	\$10/item
Levy/Writ/Garnishment Fee	\$75
Escheat Processing Fee	\$75
Federal Express Overnight Charge	\$20
Visa Gift Cards	\$1.95/card
Reloadable Prepaid Visa Cards (generic, travel & student)	\$5.00/card \$2.00/reload

\*Waived if member has at least \$100 on deposit or active loan or certificate of deposit or under the age of 18.

\*\*Fee applies when an overdraft is created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

<sup>†</sup>Waived for Chairman's Circle members.