

Fee Schedule
Effective March 1, 2010



Checking Accounts & Money Market Accounts	
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 [†]	Price varies
Copy of Check by Fax or Mail (free through Home Banking)	\$7
Money Market Check Withdrawals under \$500	\$20/check
Savings & Money Market Accounts	
Excessive Withdrawal Fee (if more than six preauthorized or automatic transfers per month)	\$20/withdrawal
Check Card & ATM Services	
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
ACH/Electronic Services	
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
Other Services	
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 rd party) [†]	\$3/check
Cashier's Check Stop Payment Fee	\$15/check
Travelers Check Fee [†]	Price may vary
Travelers Check for Two Fee	\$0.50 per \$100
Gift Check Fee [†]	\$2.50/check
Money Order Fee [†]	\$2/money order
Money Order Stop Payment Fee	\$15/item
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.

†Waived for My AdvantageSM members. (Standard checks free only.)