

If your household qualifies for My Advantage<sup>SM</sup>, you'll receive all the benefits shown here. You'll automatically qualify each month you are eligible. To continue My Advantage<sup>SM</sup> benefits, your household must meet the requirements every month.

MSDFCU Benefits	My Advantage <sup>SM</sup> Benefits
Regular Loan rates apply	Additional Loan Discounts of 0.25% (excludes First Mortgages, Credit Cards, HELOC, Line of Credit, and Student Loans)
Regular CD rates apply	Special CD offers
Regular Money Market rates apply	Money Market bonus of 0.10%
Overdraft Transfer Fee – \$10.00 per transfer (up to 6 per month)	Free Overdraft Transfers (up to 6 per month)
2 day Deposit Holds 2 to 5 day ATM Deposit Holds	No Deposit Holds No ATM Deposit Holds
Foreign ATM Withdrawals (surcharges may apply) 10 free per month, then \$1.00 each	Unlimited Foreign ATM Withdrawals (surcharges may apply)
Check prices vary, based on choice	Free Standard Checks
\$1,500 Point of Sale Debit Card Limit	Higher POS Debit Card Limit of \$2,000 (upon request)
Outgoing Wire Transfer Fee Domestic – \$15 Foreign – \$35	Free Outgoing Wire Transfers
E-Deposit Limit of \$1,500	E-Deposit Limit of \$5,000
\$150 Home Equity Loan application fee	Free application for Home Equity Loan
Mortgage credit/appraisal fee of approximately \$400	Mortgage credit/appraisal fee refunded after closing
Courtesy Pay fee of \$30	Courtesy Pay fee of \$20
\$2.50 per Gift Check	Free Gift Checks
Travelers Cheques – price varies	Free Travelers Cheques
\$3.00 Cashier's Checks	Free Cashier's Check
\$2.00 Money Orders	Free Money Orders
\$1.95 per Visa® Gift Card	Free Visa® Gift Card