



### Fee Schedule: Effective May 1, 2020

<b>Checking Accounts &amp; Money Market Accounts</b>	
Overdraft Fee from Savings** †	\$10
Non-Sufficient Funds/Courtesy Pay Fee **	\$35/item
Stop Payment Fee: One Item or Series of Items	\$25
Check Printing†	Price varies
Sheet of Temporary Checks	\$5
Copy of Check by Fax or Mail (free through Home Banking)	\$7
<b>Savings &amp; Money Market Accounts</b>	
Excessive Withdrawal Fee (if more than six preauthorized or automatic transfers per month)	FREE
<b>Debit Card &amp; ATM Services</b>	
All MSDFCU Owned ATM Withdrawals: Non-MSDFCU Owned ATM Withdrawals: Free up to 5/month; over 5 withdrawals:†	FREE \$1.50
Card Replacement Fee (Debit/Credit Card/ATM )	\$7/card
ATM Deposits & Transfers	FREE
Return of ATM Deposit	\$20/deposit
Insufficient Balances for Transactions	\$35/item
Courtesy Pay Fee	\$35/item
Overdraft Fee from Savings** †	\$10/transfer
<b>ACH/Electronic Services (Bill Pay/Mobile Deposit/BillMatrix)</b>	
Stop Payment/Revocation Fee: One Item or Series of Items	\$25
Non-Sufficient Funds/Return Item/ Courtesy Pay Fee	\$35/item
Overdraft Fee+	\$10/transfer
Wire Transfers: Incoming† Outgoing, domestic† Outgoing, international†	\$15/transfer \$20/transfer \$40/transfer
Bill Payment Research Fee	FREE
Same Day Bill Pay (SDBP)	\$9.95
Overnight Bill Payment	\$14.95
Copy of Check (Bill Pay) by Fax or Mail	\$7
Account to Account (A2A) Outbound /Inbound	\$3.00 / FREE
BillMatrix Pay by Phone and Non-Registered User Convenience Fee	\$5.00

<b>Other Services</b>	
Inactive Account Fee (after one year)*	\$5/month
Deposited Item Return 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†	\$5/check
Cashier's Check Stop Payment Fee	\$25/check
Non-member Cashing a MSDFCU Check Fee	\$10/check
Money Order Fee†	\$5/money order
Bad Address Fee	\$5/month
Account Closing Fee (if within 6 months of opening)	\$25
IRA Outgoing Transfer Fee†	\$15
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†	\$2.50/card
Reloadable Prepaid Visa Cards (generic, travel & student)	\$5.00/card \$2.00/reload
International ATM / POS Transaction Fee	2%

\*Waived if member has at least \$500 on deposit, an active loan or certificate of deposit, or is 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 Advantage members. (Standard checks free only.)

†† NSF/Courtesy Pay fee is \$25 for My Advantage.