



Fee Schedule: Effective March 1, 2018

Checking Accounts & Money Market Accounts	
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
Savings & Money Market Accounts	
Excessive Withdrawal Fee (if more than six preauthorized or automatic transfers per month)	\$20/withdrawal
Debit Card & ATM Services	
All MSDFCU Owned ATM Withdrawals:	FREE
Non-MSDFCU Owned ATM Withdrawals: Free up to 5/month; over 5 withdrawals†	\$1.50
Card Replacement Fee (Debit/Credit)	\$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
ACH/Electronic Services (Bill Pay/Mobile Deposit)	
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† Domestic/Int'l 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

Other Services		
Inactive Account Fee (after three years)*	\$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%	
Popmoney Send and Receive Money Fees		
Send Money Fee	3 Day Fee	Next Day Fee
\$5.00 - \$249.99	\$0.50	\$0.85
\$250.00 - \$999.99	\$0.75	\$1.00
\$1,000.00 and above	\$1.50	\$2.00
Request Money	3 Day Fee	
\$1.00 - \$249.99	\$0.50	
\$250.00 - \$999.99	\$0.75	
\$1,000.00 and above	\$1.50	
Other		
Stop Payments	\$20.00	
eGreetings	\$0.25	

*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.