## **FEE SCHEDULE**

Effective June 1, 2017

REGULAR SHARE ACCOUNT	Basic	Value	Advantage	Deluxe
Minimum balance to maintain an	\$5.00	\$5.00	\$5.00	\$5.00
account				
Account closed within 90 days of	\$25.00	\$25.00	\$25.00	\$25.00
opening				
Money Market Savings Account	Basic	Value	Advantage	Deluxe
Minimum balance to earn dividends	\$50.00	\$50.00	\$50.00	\$50.00
Money Market Checking Account	Basic	Value	Advantage	Deluxe
Minimum balance to earn dividends	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00
CHECKING ACCOUNT FEES	Basic	Value	Advantage	Deluxe
Non-sufficient funds charge	\$35.00	\$35.00	\$35.00	1 waived
				per yr
Uncollected funds charge	\$35.00	\$35.00	\$35.00	1 waived
				per yr
Courtesy Pay charge due to NSF/	\$35.00	\$35.00	\$35.00	1 waived
Uncollected funds				per yr
ACH NSF	\$35.00	\$35.00	\$35.00	1 waived
				per yr
Bill Pay NSF Fee	\$35.00	\$35.00	\$35.00	1 waived
				per yr
Returned ATM deposits	\$35.00	\$35.00	\$35.00	\$35.00
Returned Shared Branch Deposits	\$35.00	\$35.00	\$35.00	\$35.00
Returned (me to me) checks from	\$40.00	\$40.00	\$40.00	\$40.00
other institutions				
Overdraft Transfer Fee	\$2.00	FREE	FREE	FREE
Stop Payment Fee	\$35.00	\$35.00	\$35.00	\$35.00
Stop Payment for range of checks	\$35.00	\$35.00	\$35.00	\$35.00
(per book if lost)				
ACH Stop Payment Fee	\$35.00	\$35.00	\$35.00	\$35.00
Foreign ATM Withdrawal, Balance	\$2.00	\$1.50	\$1.00	FREE
Inquiry				
Foreign ATM is any ATM that is not	operated by Pr	esto (Publix),	CU24, CUHere	, MoneyPass
Issue of first Debit/Check Card with	FREE	FREE	FREE	FREE
pin number				
Replacement of Debit/Check Card	FREE	FREE	FREE	FREE
(per card)				
Express (3 Days)	\$75.00	\$75.00	\$75.00	\$75.00
Replacement of PIN number (Debit)	FREE	FREE	FREE	FREE
	1111	IIILL		I IXEE
OTHER SERVICES AND FEES	Basic	Value		Deluxe
OTHER SERVICES AND FEES Temporary Checks (per page)		<del></del>	Advantage FREE	
	Basic 2 pages free per quarter,	Value	Advantage	Deluxe
	Basic 2 pages free	Value	Advantage	Deluxe
	Basic 2 pages free per quarter,	Value	Advantage	Deluxe
	Basic 2 pages free per quarter, \$2.50	Value	Advantage	Deluxe
Temporary Checks (per page)	Basic 2 pages free per quarter, \$2.50 thereafter	Value FREE	Advantage FREE	Deluxe FREE
Temporary Checks (per page)  Shared Draft (check) Orders Senior (50 and over) Draft (check)	Basic 2 pages free per quarter, \$2.50 thereafter Cost	Value FREE	Advantage FREE	PREE Cost
Temporary Checks (per page)  Shared Draft (check) Orders Senior (50 and over) Draft (check) orders - Standard checks only Cashier's Check Fee	Basic 2 pages free per quarter, \$2.50 thereafter Cost	Value FREE Cost FREE \$3.00	Advantage FREE	PREE Cost
Temporary Checks (per page)  Shared Draft (check) Orders Senior (50 and over) Draft (check) orders - Standard checks only	Basic 2 pages free per quarter, \$2.50 thereafter Cost FREE	Value FREE Cost FREE	Advantage FREE Cost FREE	PREE Cost FREE
Temporary Checks (per page)  Shared Draft (check) Orders Senior (50 and over) Draft (check) orders - Standard checks only Cashier's Check Fee Cashier's Check Exchange Fee -	Pasic 2 pages free per quarter, \$2.50 thereafter Cost FREE \$5.00	Value FREE Cost FREE \$3.00	Advantage FREE  Cost FREE  FREE	Deluxe FREE  Cost FREE  FREE
Temporary Checks (per page)  Shared Draft (check) Orders Senior (50 and over) Draft (check) orders - Standard checks only Cashier's Check Fee Cashier's Check Exchange Fee - charge to dealer	Pasic 2 pages free per quarter, \$2.50 thereafter Cost FREE \$5.00	Value FREE Cost FREE \$3.00	Advantage FREE  Cost FREE  FREE	Deluxe FREE  Cost FREE  FREE
Temporary Checks (per page)  Shared Draft (check) Orders Senior (50 and over) Draft (check) orders - Standard checks only Cashier's Check Fee Cashier's Check Exchange Fee - charge to dealer Suspension of payment on a	Basic 2 pages free per quarter, \$2.50 thereafter Cost FREE \$5.00 \$35.00	Value FREE Cost FREE \$3.00 \$35.00	Advantage FREE  Cost FREE  FREE  \$35.00	Cost FREE FREE FREE \$35.00
Temporary Checks (per page)  Shared Draft (check) Orders Senior (50 and over) Draft (check) orders - Standard checks only Cashier's Check Fee Cashier's Check Exchange Fee - charge to dealer Suspension of payment on a Cashier's Checks (Indemnity Bond	Basic 2 pages free per quarter, \$2.50 thereafter Cost FREE \$5.00 \$35.00	Value FREE Cost FREE \$3.00 \$35.00	Advantage FREE  Cost FREE  FREE  \$35.00	Cost FREE FREE FREE \$35.00
Shared Draft (check) Orders Senior (50 and over) Draft (check) orders - Standard checks only Cashier's Check Fee Cashier's Check Exchange Fee - charge to dealer Suspension of payment on a Cashier's Checks (Indemnity Bond Required)	Basic 2 pages free per quarter, \$2.50 thereafter Cost FREE \$5.00 \$35.00	Value   FREE   Cost   FREE   \$3.00   \$35.00	Advantage FREE  Cost FREE  FREE \$35.00  \$35.00	Cost FREE FREE \$35.00
Temporary Checks (per page)  Shared Draft (check) Orders Senior (50 and over) Draft (check) orders - Standard checks only Cashier's Check Fee Cashier's Check Exchange Fee - charge to dealer Suspension of payment on a Cashier's Checks (Indemnity Bond Required) Visa Gift Cards	Basic 2 pages free per quarter, \$2.50 thereafter Cost FREE \$5.00 \$35.00 \$35.00	Value   FREE   Cost   FREE   \$3.00   \$35.00   \$35.00	Advantage FREE  Cost FREE  \$35.00  \$35.00	Cost FREE FREE \$35.00
Temporary Checks (per page)  Shared Draft (check) Orders Senior (50 and over) Draft (check) orders - Standard checks only Cashier's Check Fee Cashier's Check Exchange Fee - charge to dealer Suspension of payment on a Cashier's Checks (Indemnity Bond Required) Visa Gift Cards Dormant Account Fees	Basic 2 pages free per quarter, \$2.50 thereafter Cost FREE \$5.00 \$35.00 \$35.00	Value   FREE   Cost   FREE   \$3.00   \$35.00   \$35.00   \$4.00   \$5.00	Advantage FREE  Cost FREE  \$35.00  \$35.00  \$4.00  \$5.00	Cost FREE FREE \$35.00 \$35.00 FREE \$5.00
Temporary Checks (per page)  Shared Draft (check) Orders Senior (50 and over) Draft (check) orders - Standard checks only Cashier's Check Fee Cashier's Check Exchange Fee - charge to dealer Suspension of payment on a Cashier's Checks (Indemnity Bond Required) Visa Gift Cards Dormant Account Fees Returned Mail Fee - Per Month	Basic   2 pages free   per quarter, \$2.50   thereafter   Cost   FREE   \$5.00   \$35.00   \$35.00   \$5.00   \$5.00   \$5.00   \$5.00	Value   FREE   Cost   FREE   \$3.00   \$35.00   \$35.00   \$4.00   \$5.00   \$5.00   \$5.00	Advantage FREE  Cost FREE  \$35.00  \$4.00  \$5.00  \$5.00	Cost FREE FREE \$35.00
Temporary Checks (per page)  Shared Draft (check) Orders Senior (50 and over) Draft (check) orders - Standard checks only Cashier's Check Fee Cashier's Check Exchange Fee - charge to dealer Suspension of payment on a Cashier's Checks (Indemnity Bond Required) Visa Gift Cards Dormant Account Fees	Basic 2 pages free per quarter, \$2.50 thereafter Cost FREE \$5.00 \$35.00 \$35.00	Value   FREE   Cost   FREE   \$3.00   \$35.00   \$35.00   \$4.00   \$5.00	Advantage FREE  Cost FREE  \$35.00  \$35.00  \$4.00  \$5.00	Cost   FREE   \$35.00   FREE   \$5.00   \$5.00

Statement Copy	\$5.00 each	\$5.00 each	\$5.00 each	\$5.00 each
Statement Copies (older than 3	\$30.00	\$30.00	\$30.00	\$30.00
calendar years) - Per Hour	φ30.00	φ30.00	φ30.00	φ30.00
Statement Copy (Certified)	\$10.00	\$10.00	\$10.00	\$10.00
History of account (Per Page)	\$1.00 each	\$1.00 each	FREE	FREE
Research/Reconciliation Fee (per	\$30.00	\$30.00	\$30.00	\$30.00
hour)	φ30.00	\$30.00	φ30.00	\$30.00
Research/Reconciliation Fee	\$15.00	\$15.00	\$15.00	\$15.00
Minimum	φ 15.00	φ 13.00	\$15.00	\$15.00
Copies of processed checks	\$5.00 each	\$5.00 each	10 Free	10 Free
Copies of processed criecks	\$5.00 each	φ5.00 each		
			(current	(current
			year) then	year) then
Coning of other decomposite (see	\$5.00	\$5.00	\$5 each \$5.00	\$5 each \$5.00
Copies of other documents (per	\$5.00	\$5.00	\$5.00	\$5.00
page)	FREE	EDEE	FDFF	FDFF
Online Banking		FREE	FREE	FREE
Bill Payment	\$150.00	\$150.00	\$150.00	\$150.00
Garnishment/Levy/Tax Lien	\$ 150.00	\$150.00	\$150.00	\$ 150.00
Processing Calls to Member Service Center	M4 00	¢4.00	EDEE	FDFF
	\$1.00	\$1.00	FREE	FREE
for Balance Inquiries/Withdrawals/				
Transfers (Transactions that can be				
completed using MFFCU's Home				
Banking and/or Fireline)		10.00		
Rejected ACH (After 3 of same item)	\$10.00	\$10.00	\$10.00	\$10.00
Delinquent Loan Transfer Fee	\$5.00	\$5.00	\$5.00	\$5.00
Delinquent Visa Transfer Fee	\$5.00	\$5.00	\$5.00	\$5.00
SHARED BRANCHING NETWORK	Basic	Value	Advantage	Deluxe
Withdrawals	\$1.50	2 free, \$1.50	3 free, \$1.50	4 free, \$1.50
D "	04.50	thereafter	thereafter	thereafter
Deposits	\$1.50	2 free, \$1.50	3 free, \$1.50	4 free, \$1.50
WIDE TO A NOTE DO		thereafter	thereafter	thereafter
WIRE TRANSFERS	Basic	Value	Advantage	Deluxe
Domestic Wires (Incoming)	\$10.00			
		\$10.00	\$10.00	\$5.00
Domestic Wires (Outgoing)	\$20.00	\$20.00	\$20.00	\$15.00
International Wires (Incoming/				
International Wires (Incoming/ Outgoing)	\$20.00 \$35.00	\$20.00 \$35.00	\$20.00 \$35.00	\$15.00 \$25.00
International Wires (Incoming/ Outgoing) TRAVELER'S CHEQUES	\$20.00 \$35.00 <b>Basic</b>	\$20.00 \$35.00 <b>Value</b>	\$20.00 \$35.00 Advantage	\$15.00 \$25.00 <b>Deluxe</b>
International Wires (Incoming/ Outgoing) TRAVELER'S CHEQUES Traveler's Cheques Fee - per \$100	\$20.00 \$35.00 <b>Basic</b> \$1.00	\$20.00 \$35.00 <b>Value</b> \$1.00	\$20.00 \$35.00 <b>Advantage</b> Free	\$15.00 \$25.00 <b>Deluxe</b> Free
International Wires (Incoming/ Outgoing) TRAVELER'S CHEQUES Traveler's Cheques Fee - per \$100 SAFE DEPOSIT BOX RENTALS	\$20.00 \$35.00 <b>Basic</b> \$1.00 <b>Basic</b>	\$20.00 \$35.00 <b>Value</b> \$1.00 <b>Value</b>	\$20.00 \$35.00 Advantage Free Advantage	\$15.00 \$25.00 <b>Deluxe</b> Free <b>Deluxe</b>
International Wires (Incoming/ Outgoing) TRAVELER'S CHEQUES Traveler's Cheques Fee - per \$100 SAFE DEPOSIT BOX RENTALS 3X5	\$20.00 \$35.00 <b>Basic</b> \$1.00 <b>Basic</b> \$30.00	\$20.00 \$35.00 <b>Value</b> \$1.00 <b>Value</b> \$30.00	\$20.00 \$35.00 Advantage Free Advantage \$30.00	\$15.00 \$25.00 <b>Deluxe</b> Free <b>Deluxe</b> \$30.00
International Wires (Incoming/ Outgoing) TRAVELER'S CHEQUES Traveler's Cheques Fee - per \$100 SAFE DEPOSIT BOX RENTALS 3X5 5X5	\$20.00 \$35.00 <b>Basic</b> \$1.00 <b>Basic</b> \$30.00 \$40.00	\$20.00 \$35.00 <b>Value</b> \$1.00 <b>Value</b> \$30.00 \$40.00	\$20.00 \$35.00 Advantage Free Advantage \$30.00 \$40.00	\$15.00 \$25.00 <b>Deluxe</b> Free <b>Deluxe</b> \$30.00 \$40.00
International Wires (Incoming/ Outgoing) TRAVELER'S CHEQUES Traveler's Cheques Fee - per \$100 SAFE DEPOSIT BOX RENTALS 3X5 5X5 3X10	\$20.00 \$35.00 <b>Basic</b> \$1.00 <b>Basic</b> \$30.00 \$40.00 \$50.00	\$20.00 \$35.00 Value \$1.00 Value \$30.00 \$40.00 \$50.00	\$20.00 \$35.00 Advantage Free Advantage \$30.00 \$40.00 \$50.00	\$15.00 \$25.00 <b>Deluxe</b> Free <b>Deluxe</b> \$30.00 \$40.00 \$50.00
International Wires (Incoming/ Outgoing) TRAVELER'S CHEQUES Traveler's Cheques Fee - per \$100 SAFE DEPOSIT BOX RENTALS 3X5 5X5 3X10 5X10	\$20.00 \$35.00 <b>Basic</b> \$1.00 <b>Basic</b> \$30.00 \$40.00 \$50.00 \$80.00	\$20.00 \$35.00 Value \$1.00 Value \$30.00 \$40.00 \$50.00 \$80.00	\$20.00 \$35.00 Advantage Free Advantage \$30.00 \$40.00 \$50.00 \$80.00	\$15.00 \$25.00 <b>Deluxe</b> Free <b>Deluxe</b> \$30.00 \$40.00 \$50.00 \$80.00
International Wires (Incoming/ Outgoing) TRAVELER'S CHEQUES Traveler's Cheques Fee - per \$100 SAFE DEPOSIT BOX RENTALS 3X5 5X5 3X10 5X10 10X10	\$20.00 \$35.00 <b>Basic</b> \$1.00 <b>Basic</b> \$30.00 \$40.00 \$50.00 \$80.00 \$125.00	\$20.00 \$35.00 <b>Value</b> \$1.00 <b>Value</b> \$30.00 \$40.00 \$50.00 \$80.00 \$125.00	\$20.00 \$35.00 Advantage Free Advantage \$30.00 \$40.00 \$50.00 \$80.00 \$125.00	\$15.00 \$25.00 <b>Deluxe</b> Free <b>Deluxe</b> \$30.00 \$40.00 \$50.00 \$80.00 \$125.00
International Wires (Incoming/ Outgoing) TRAVELER'S CHEQUES Traveler's Cheques Fee - per \$100 SAFE DEPOSIT BOX RENTALS 3X5 5X5 3X10 5X10 10X10 Key Deposit	\$20.00 \$35.00 <b>Basic</b> \$1.00 <b>Basic</b> \$30.00 \$40.00 \$50.00 \$80.00 \$125.00 \$10.00	\$20.00 \$35.00 <b>Value</b> \$1.00 <b>Value</b> \$30.00 \$40.00 \$50.00 \$80.00 \$125.00 \$10.00	\$20.00 \$35.00 Advantage Free Advantage \$30.00 \$40.00 \$50.00 \$80.00 \$125.00 \$10.00	\$15.00 \$25.00 <b>Deluxe</b> Free <b>Deluxe</b> \$30.00 \$40.00 \$50.00 \$80.00 \$125.00 \$10.00
International Wires (Incoming/ Outgoing) TRAVELER'S CHEQUES Traveler's Cheques Fee - per \$100 SAFE DEPOSIT BOX RENTALS 3X5 5X5 3X10 5X10 10X10 Key Deposit Lost Keys Drill Box	\$20.00 \$35.00 <b>Basic</b> \$1.00 <b>Basic</b> \$30.00 \$40.00 \$50.00 \$80.00 \$125.00 \$10.00 Cost	\$20.00 \$35.00 Value \$1.00 Value \$30.00 \$40.00 \$50.00 \$80.00 \$125.00 \$10.00 Cost	\$20.00 \$35.00 Advantage Free Advantage \$30.00 \$40.00 \$50.00 \$80.00 \$125.00 \$10.00 Cost	\$15.00 \$25.00 Deluxe Free Deluxe \$30.00 \$40.00 \$50.00 \$80.00 \$125.00 \$10.00 Cost
International Wires (Incoming/ Outgoing) TRAVELER'S CHEQUES Traveler'S Cheques Fee - per \$100 SAFE DEPOSIT BOX RENTALS 3X5 5X5 3X10 5X10 10X10 Key Deposit Lost Keys Drill Box Lost Key Replacement	\$20.00 \$35.00 <b>Basic</b> \$1.00 <b>Basic</b> \$30.00 \$40.00 \$50.00 \$125.00 \$10.00 Cost \$20.00	\$20.00 \$35.00 Value \$1.00 Value \$30.00 \$40.00 \$50.00 \$125.00 \$125.00 \$10.00 Cost \$20.00	\$20.00 \$35.00 <b>Advantage</b> Free <b>Advantage</b> \$30.00 \$40.00 \$50.00 \$80.00 \$125.00 \$10.00 Cost \$20.00	\$15.00 \$25.00 <b>Deluxe</b> Free <b>Deluxe</b> \$30.00 \$40.00 \$50.00 \$80.00 \$125.00 \$10.00 Cost \$20.00
International Wires (Incoming/ Outgoing) TRAVELER'S CHEQUES Traveler'S Cheques Fee - per \$100 SAFE DEPOSIT BOX RENTALS 3X5 5X5 3X10 5X10 10X10 Key Deposit Lost Keys Drill Box Lost Key Replacement DISCOUNT/BONUS RATES	\$20.00 \$35.00 <b>Basic</b> \$1.00 <b>Basic</b> \$30.00 \$40.00 \$50.00 \$80.00 \$125.00 \$10.00 Cost \$20.00 <b>Basic</b>	\$20.00 \$35.00 \$1.00 <b>Value</b> \$30.00 \$40.00 \$50.00 \$80.00 \$125.00 \$10.00 Cost \$20.00 <b>Value</b>	\$20.00 \$35.00 Advantage Free Advantage \$30.00 \$40.00 \$50.00 \$80.00 \$125.00 \$10.00 Cost \$20.00 Advantage	\$15.00 \$25.00 Deluxe Free Deluxe \$30.00 \$40.00 \$50.00 \$80.00 \$12.5.00 \$10.00 Cost \$20.00 Deluxe
International Wires (Incoming/ Outgoing) TRAVELER'S CHEQUES Traveler's Cheques Fee - per \$100 SAFE DEPOSIT BOX RENTALS 3X5 5X5 3X10 5X10 10X10 Key Deposit Lost Keys Drill Box Lost Key Replacement DISCOUNT/BONUS RATES Discount rate from base rate for	\$20.00 \$35.00 <b>Basic</b> \$1.00 <b>Basic</b> \$30.00 \$40.00 \$50.00 \$125.00 \$10.00 Cost \$20.00	\$20.00 \$35.00 Value \$1.00 Value \$30.00 \$40.00 \$50.00 \$125.00 \$125.00 \$10.00 Cost \$20.00	\$20.00 \$35.00 <b>Advantage</b> Free <b>Advantage</b> \$30.00 \$40.00 \$50.00 \$80.00 \$125.00 \$10.00 Cost \$20.00	\$15.00 \$25.00 <b>Deluxe</b> Free <b>Deluxe</b> \$30.00 \$40.00 \$50.00 \$80.00 \$125.00 \$10.00 Cost \$20.00
International Wires (Incoming/ Outgoing) TRAVELER'S CHEQUES Traveler's Cheques Fee - per \$100 SAFE DEPOSIT BOX RENTALS 3X5 5X5 3X10 5X10 10X10 Key Deposit Lost Keys Drill Box Lost Key Replacement DISCOUNT/BONUS RATES Discount rate from base rate for Consumer Loans (Secured)	\$20.00 \$35.00 \$1.00 <b>Basic</b> \$1.00 \$30.00 \$40.00 \$50.00 \$125.00 \$10.00 Cost \$20.00 <b>Basic</b>	\$20.00 \$35.00 Value \$1.00 Value \$30.00 \$40.00 \$50.00 \$125.00 \$10.00 Cost \$20.00 Value	\$20.00 \$35.00 Advantage Free Advantage \$30.00 \$40.00 \$50.00 \$80.00 \$125.00 \$10.00 Cost \$20.00 Advantage -0.15%	\$15.00 \$25.00 Peluxe Free Deluxe \$30.00 \$40.00 \$50.00 \$80.00 \$125.00 \$10.00 Cost \$20.00 Deluxe
International Wires (Incoming/ Outgoing) TRAVELER'S CHEQUES Traveler's Cheques Fee - per \$100 SAFE DEPOSIT BOX RENTALS 3X5 5X5 3X10 5X10 10X10 Key Deposit Lost Keys Drill Box Lost Key Replacement DISCOUNT/BONUS RATES Discount rate from base rate for	\$20.00 \$35.00 <b>Basic</b> \$1.00 <b>Basic</b> \$30.00 \$40.00 \$50.00 \$80.00 \$125.00 \$10.00 Cost \$20.00 <b>Basic</b>	\$20.00 \$35.00 \$1.00 <b>Value</b> \$30.00 \$40.00 \$50.00 \$80.00 \$125.00 \$10.00 Cost \$20.00 <b>Value</b>	\$20.00 \$35.00 Advantage Free Advantage \$30.00 \$40.00 \$50.00 \$80.00 \$125.00 \$10.00 Cost \$20.00 Advantage	\$15.00 \$25.00 Deluxe Free Deluxe \$30.00 \$40.00 \$50.00 \$80.00 \$12.5.00 \$10.00 Cost \$20.00 Deluxe



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