



MIAMI FIREFIGHTERS

Federal Credit Union

FEE SCHEDULE

Effective October 1, 2024

REGULAR SHARE ACCOUNT	
Minimum balance to maintain an account	\$5.00
Account closed within 90 days of opening	\$25.00
MONEY MARKET SAVINGS ACCOUNT	
Minimum balance to earn dividends	\$50.00
MONEY MARKET CHECKING ACCOUNT	
Minimum balance to earn dividends	\$10,000.00
CHECKING ACCOUNT FEES	
Non-sufficient funds charge	\$25.00 1 waived per year
Uncollected funds charge	\$25.00 1 waived per year
Courtesy Pay charge due to NSF/ Uncollected funds	\$25.00 1 waived per year
ACH NSF	\$25.00 1 waived per year
Bill Pay NSF Fee	\$25.00 1 waived per year
Returned ATM deposits	\$35.00
Returned Shared Branch Deposits	\$35.00
Returned (me to me) checks from other institutions	\$40.00
Overdraft Transfer Fee	FREE
Stop Payment Fee	\$35.00
Stop Payment for range of checks (per book if lost)	\$35.00
ACH Stop Payment Fee	\$35.00
Foreign ATM Withdrawal, Balance Inquiry	FREE
Issue of first Debit/Check Card with pin number	FREE
Replacement of Debit/Check Card (per card)	FREE
Express (3 Days)	\$75.00
Replacement of PIN number (Debit)	FREE
OTHER SERVICES AND FEES	
Temporary Checks (per page)	FREE
Shared Draft (check) Orders	Cost
Senior (50 and over) Draft (check) orders - Standard checks only	FREE
Cashier's Check Fee	FREE
Cashier's Check Exchange Fee - charge to dealer	\$35.00
Suspension of payment on a Cashier's Checks (Indemnity Bond Required)	\$35.00
Visa Gift Cards	FREE
Dormant Account Fees	\$5.00
Returned Mail Fee - Per Month	\$5.00
Regular Mailed Monthly/Quarterly Paper Statements	FREE
E-Statements	FREE

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Statement Copy	\$5.00 each
Statement Copies (older than 3 calendar years) - Per Hour	\$30.00
Statement Copy (Certified)	\$10.00
History of account (Per Page)	FREE
Research/Reconciliation Fee (per hour)	\$30.00
Research/Reconciliation Fee Minimum	\$15.00
Copies of processed checks	10 Free (current year) then \$5 each
Copies of other documents (per page)	\$5.00
Online Banking	FREE
Bill Payment	FREE
Garnishment/Levy/Tax Lien Processing	\$150.00
Calls to Member Service Center for Balance Inquiries/Withdrawals/ Transfers (Transactions that can be completed using MFFCU's Home Banking and/or Fireline)	FREE
Rejected ACH (After 3 of same item)	\$10.00
Delinquent Loan Transfer Fee	\$5.00
Delinquent Visa Transfer Fee	\$5.00
SHARED BRANCHING NETWORK	
Withdrawals	4 free, \$1.50 thereafter
Deposits	4 free, \$1.50 thereafter
WIRE TRANSFERS	
Domestic Wires (Incoming)	\$5.00
Domestic Wires (Outgoing)	\$15.00
International Wires (Incoming/ Outgoing)	\$25.00
SAFE DEPOSIT BOX RENTALS	
3X5	\$30.00
5X5	\$40.00
3X10	\$50.00
5X10	\$80.00
10X10	\$125.00
Key Deposit	\$10.00
Lost Keys Drill Box	Cost
Lost Key Replacement	\$20.00



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www.mffcu.org
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Miami, FL 33136

Federally Insured by the National Credit Union Administration