



MIAMI FIREFIGHTERS Federal Credit Union

FEE SCHEDULE

Effective June 1, 2017

| REGULAR SHARE ACCOUNT | Basic | Value | Advantage | Deluxe |
|---|---|--------------|------------------|-----------------|
| Minimum balance to maintain an account | \$5.00 | \$5.00 | \$5.00 | \$5.00 |
| Account closed within 90 days of opening | \$25.00 | \$25.00 | \$25.00 | \$25.00 |
| 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/ Uncollected funds | \$35.00 | \$35.00 | \$35.00 | 1 waived 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 other institutions | \$40.00 | \$40.00 | \$40.00 | \$40.00 |
| 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 (per book if lost) | \$35.00 | \$35.00 | \$35.00 | \$35.00 |
| ACH Stop Payment Fee | \$35.00 | \$35.00 | \$35.00 | \$35.00 |
| Foreign ATM Withdrawal, Balance Inquiry | \$2.00 | \$1.50 | \$1.00 | FREE |
| Foreign ATM is any ATM that is not operated by Presto (Publix), CU24, CUHere, MoneyPass. | | | | |
| Issue of first Debit/Check Card with pin number | FREE | FREE | FREE | FREE |
| Replacement of Debit/Check Card (per card) | FREE | FREE | FREE | FREE |
| Express (3 Days) | \$75.00 | \$75.00 | \$75.00 | \$75.00 |
| Replacement of PIN number (Debit) | FREE | FREE | FREE | FREE |
| OTHER SERVICES AND FEES | Basic | Value | Advantage | Deluxe |
| Temporary Checks (per page) | 2 pages free per quarter, \$2.50 thereafter | FREE | FREE | FREE |
| Shared Draft (check) Orders | Cost | Cost | Cost | Cost |
| Senior (50 and over) Draft (check) orders - Standard checks only | FREE | FREE | FREE | FREE |
| Cashier's Check Fee | \$5.00 | \$3.00 | FREE | FREE |
| Cashier's Check Exchange Fee - charge to dealer | \$35.00 | \$35.00 | \$35.00 | \$35.00 |
| Suspension of payment on a Cashier's Checks (Indemnity Bond Required) | \$35.00 | \$35.00 | \$35.00 | \$35.00 |
| Visa Gift Cards | \$4.00 | \$4.00 | \$4.00 | FREE |
| Dormant Account Fees | \$5.00 | \$5.00 | \$5.00 | \$5.00 |
| Returned Mail Fee - Per Month | \$5.00 | \$5.00 | \$5.00 | \$5.00 |
| Regular Mailed Monthly/Quarterly Paper Statements | \$1.00 | \$1.00 | \$1.00 | FREE |
| E-Statements | FREE | FREE | FREE | FREE |

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| | | | | |
|--|--------------|---------------------------|--------------------------------------|--------------------------------------|
| Statement Copy | \$5.00 each | \$5.00 each | \$5.00 each | \$5.00 each |
| Statement Copies (older than 3 calendar years) - Per Hour | \$30.00 | \$30.00 | \$30.00 | \$30.00 |
| 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 hour) | \$30.00 | \$30.00 | \$30.00 | \$30.00 |
| Research/Reconciliation Fee Minimum | \$15.00 | \$15.00 | \$15.00 | \$15.00 |
| Copies of processed checks | \$5.00 each | \$5.00 each | 10 Free (current year) then \$5 each | 10 Free (current year) then \$5 each |
| Copies of other documents (per page) | \$5.00 | \$5.00 | \$5.00 | \$5.00 |
| Online Banking | FREE | FREE | FREE | FREE |
| Bill Payment | FREE | FREE | FREE | FREE |
| Garnishment/Levy/Tax Lien Processing | \$150.00 | \$150.00 | \$150.00 | \$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) | \$1.00 | \$1.00 | FREE | FREE |
| 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 thereafter | 3 free, \$1.50 thereafter | 4 free, \$1.50 thereafter |
| Deposits | \$1.50 | 2 free, \$1.50 thereafter | 3 free, \$1.50 thereafter | 4 free, \$1.50 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/Outgoing) | \$35.00 | \$35.00 | \$35.00 | \$25.00 |
| TRAVELER'S CHEQUES | Basic | Value | Advantage | Deluxe |
| Traveler's Cheques Fee - per \$100 | \$1.00 | \$1.00 | Free | Free |
| SAFE DEPOSIT BOX RENTALS | Basic | Value | Advantage | Deluxe |
| 3X5 | \$30.00 | \$30.00 | \$30.00 | \$30.00 |
| 5X5 | \$40.00 | \$40.00 | \$40.00 | \$40.00 |
| 3X10 | \$50.00 | \$50.00 | \$50.00 | \$50.00 |
| 5X10 | \$80.00 | \$80.00 | \$80.00 | \$80.00 |
| 10X10 | \$125.00 | \$125.00 | \$125.00 | \$125.00 |
| Key Deposit | \$10.00 | \$10.00 | \$10.00 | \$10.00 |
| Lost Keys Drill Box | Cost | Cost | Cost | Cost |
| Lost Key Replacement | \$20.00 | \$20.00 | \$20.00 | \$20.00 |
| DISCOUNT/BONUS RATES | Basic | Value | Advantage | Deluxe |
| Discount rate from base rate for Consumer Loans (Secured) | 0.00% | 0.00% | -0.15% | -0.25% |
| Bonus rate from base dividend rate for Certificates | 0.00% | 0.00% | +0.15% | +0.25% |



MIAMI FIREFIGHTERS Federal Credit Union

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Federally Insured by the National Credit Union Administration