

Online Banking: www.mnvalleyfcu.coop **E-Mail:** info@mnvalleyfcu.coop
A.R.T. (Audio Response Teller): (507) 387-3088 • (877) 886-9100

Two Locations To Serve you: 1640 Adams Street • 100 Memorial View Ct.
 Phone Number: (507) 387-3055 • (800) 247-0522

Fax: (507) 387-5235 (uptown) • (507) 387-1391 (downtown)

Service Fees

• FREE Online Banking	• FREE Online Bill Payer	
• FREE Check Images	• FREE Notary Service	
• FREE VISA Debit Card	• FREE VISA online (my card info)	
• Account to Account Transfers		\$ 1.00 ea.
• ATM Cash Withdrawal Surcharge on debit & credit cards issued by financial institutions other than MVFCU (per transaction)		\$ 1.50
• Automatic Savings Transfer to cover checking overdrafts		\$ 4.00 ea.
• Business Checking Account with minimum balance of \$500		\$ 5.00 mo.
*If balance falls below \$500		\$ 12.00 mo.
• Small Business Checking Account – No minimum balance		No Fee
*Fee for exceeding limits on account (Ask for details)		\$ 5.00 mo.
• Cashier Check Fee		\$ 2.00 ea.
*No Fee with Member Select, Emeritus or Premier checking accounts		
• Cashier Check Reissue Fee (after 91 days)		\$ 10.00 ea.
• Check Conversion to Cashier Check fee for non-members		\$ 5.00 ea.
• Check Cashing Fee (inactive accounts)	per \$100	\$ 1.00
	Minimum	\$ 2.00 ea.
• Check Cashing Fee (Non-members)		\$ 2.00 ea.
• Check Collection Fee on Foreign Country Checks (per item)		\$ 10.00
• Check Copy Fee (on member's account)		
*View a copy of a check on member's account		\$ 1.00 ea.
*Printed copy of check on member's account		\$ 2.00 ea.
*Fee to mail copy		\$.25
• Extraordinary Processing Fee		\$ 10.00
• Cash withdrawal that exceeds daily dollar limit of \$2500	per \$1000	\$ 2.00
	Minimum charge	\$ 10.00
• Fax Fee (2 free per mo. - Member Select, Emeritus, Premier checking accounts)		\$ 1.00 pg.
• Foreign Currency Fee		\$ 5.00 over our cost
• History Printout		\$ 2.00 pg.
• Individual Retirement Accounts	No Annual Maintenance Fee	
• Inactive Savings Account Fee*+		\$ 2.00 mo
• Loan Department		
*Automatic payment		\$15.00
*Coupon Book replacement (first one free)		\$ 2.00
*Consumer loan rate &/or terms modification fee		\$ 25.00
*Loan Subordination Fee		\$50.00
Payment using VISA (by phone)		\$ 5.00

Past due loan payments		
*First Mortgage, past due over 15 days		5% of payment
*All Other, past due over 10 days		5% of payment
*VISA, past due over 10 days		\$25.00
• Past Due Correspondence Fee	phone call/ letter	\$ 3.00
	max	\$6.00/wk.
• Origination Payment Return Fee		\$ 10.00
• Overdraft Fees		
*Check, ACH NSF, ATM NSF, Bill payer NSF	Paid or Returned	\$ 21.00/ea.
*Daily max charge for over 5 items		\$105 per day
*Courtesy Call for overdrawn checking acc't (Up to 2 per month)		No charge
• Photocopy Fee		\$.10/pg.
*7 FREE copies per month with Member Select, Emeritus, Premier checking accounts		
• Reconcilement (checking account) Fee		\$ 30.00 hr
• Research Fee		\$ 30.00 hr
• Return Statement Fee (wrong address)		\$ 1.00 mo
• Return Check Fee (Check deposited from another financial)		\$ 10.00 ea
• Second Checking Acc't Fee if balance falls below \$100		\$ 5.00
• Statement Copy Fee		\$ 2.00 mo
• Statement Copy Fee (Issued over 3 months ago)		\$ 3.00 mo
• Stop Payment Fee		
*Check, ACH or Bill Payer		\$ 20.00 ea
• Telephone Balance Inquiry Call (up to 5 per month)		No charge
• Telephone Funds Transfer Call (Up to 5 per month)		No charge
• Travel/Gift Card (Atira Visa)		
*Purchased in house	(ea)	\$ 2.95
*Mailed out	(ea)	\$ 3.95
*Delayed card loading	(ea)	\$ 5.45
• VISA CREDIT CARD		
*No Annual Fee		
*10% APR includes purchases, cash advances and balance transfers		
*No Transaction Fee for cash advances or balance transfers		
*FREE VISA Online Access –“My Card Info”		
• VISA Foreign Transaction Fee (not a MFVCU fee)		1% of transaction
• Visa Check Card Replacement Fee		\$ 10.00 per card
*Rush Order Fee		\$ 30.00 per card
• Wire Transfers (fee on outgoing only)		
*International		\$ 35.00 per transfer
*International Western Union over \$500		\$ 50.00 per transfer
*International Western Union \$500 and less		\$ 30.00 per transfer
*Domestic Western Union		\$ 29.00 per transfer
*Domestic Wire		\$ 15.00 per transfer

+Inactive account means the member is over 18, has only an S1 account, no other account relationship, balance less than \$100, no activity for over 12 consecutive months. (UTTM account exempt) Fee to cover data processing, postage and other direct costs.

