



FREE Online Banking **FREE Check Images (online only)** **FREE Notary Service**
FREE Mobile Deposits **FREE Online Bill Payer*** **FREE EMV MasterCard Debit Card**

• ATM Cash Withdrawal surcharge on debit & credit cards issued by financial institutions other than MVFCU (per transaction)	\$ 1.50 ea
• Automatic Savings Transfer (overdraft protection)	\$ 2.00 ea
• Business Checking account with minimum balance of \$500 If balance falls below \$500	\$ 5.00 mo \$ 7.00 mo
• Small Business Checking account with no minimum balance *Transactions limited to 10 deposits or 10 withdrawals per month	\$ 5.00 mo
• Cashier Check Charge (also applies to Shared Branching) No charge for Member Select, Emeritus or Premier checking	\$ 2.00 ea
• Cashier Check Reissue Charge (after 91 days)	\$ 10.00 ea
• Check conversion to cashier check charge (includes NSF checks)	\$ 5.00 ea
• Check Cashing Charge (non-members) Check under \$50 -\$2.00 fee Check over \$50 -\$5.00 fee	\$ 2.00 min
• Check Copy Charge Check copy research over 90 days	\$ 1.00 ea \$ 2.00 ea
Printed copy of a check on a member's account	\$ 1.00
• Charge to mail a special request document	\$ 10.00 ea
• Check Collection Charge on Foreign Country Checks (per item)	\$ 25.00
• Closed Account Charge - if closed within 90 days of opening	\$ 10.00
• Extraordinary Processing Charge	\$ 10.00
• Cash withdrawal that exceeds \$5,000 daily limit per \$1000	\$ 1.00
• Pop Money (different financials)	\$ 1.00
• Bill Payment —10 FREE per month, 50 cents per transaction from 11+	\$ 0.50 per
• Member Coin Counting	2% of bal.
• Nonmember Coin Counting	7% of bal.
• Loan Department Charges	
ACH Account Changes	
Coupon Book Replacement (first one free)	\$ 15.00
Consumer loan rate and/or terms modification charge	\$ 2.00
50 bps of current loan balance—minimum \$25 & maximum \$500	\$25.00 min
Loan Subordination Charge	
Mortgage Loan Modification Charge (re-amortize)	\$150.00
Payment using MasterCard by phone	\$250.00
Past due loan payments	\$ 5.00
First Mortgage, past due over 15 days	5 % of pmt
All other, past due over 10 days	5 % of pmt
MasterCard, past due over 10 days	\$25.00
Past due correspondence charge (phone call/letter)	\$ 3.00

• Garnishment Processing Charge	
• Inactive Savings Account Charge	\$ 30.00
• Fax Charge	\$ 2.00 mo
2 free pages/month for Member Select, Emeritus or Premier Checking accounts	\$ 1.00 pg

ACH Origination Payment Return Charge	
• Overdraft Charges (item over \$10.00) Check, ACH, NSF, ATM NSF, Bill payer NSF Daily max charge for over 4 items Courtesy call for overdrawn checking acct (2 per month)	\$25.00 ea \$100.00
• Photocopy Charge 7 free copies per month for Member Select, Emeritus and Premier checking accounts	No charge \$.10 pg
• Reconcilement Charge (checking account)	\$30.00 hr
• Research Charge	\$30.00 hr
• Return Statement Charge (wrong address)	\$ 1.00 mo
• Return Check Charge (check deposited from another financial)	\$10.00 ea
• Second Checking Account Charge (if balance falls below \$100)	\$ 2.00
• Statement Copy Charge (current)	\$ 2.00 mo
• Statement Copy Charge (issued over 3 months ago)	\$ 3.00 mo
• Stop Payment Charge (*Check, ACH or Bill Payer)	\$20.00 ea
• Telephone Balance Inquiry (up to 5 per month)	No charge
• Telephone Funds Transfer (up to 5 per month)	No charge
• Automatic/telephone transfer from a savings or money market account, exceeding Reg D (6 per month per savings account)	\$10.00 mo
• Travel/Gift Card (Atira VISA)	
Purchased in House	
Mailed Out	\$ 2.95 ea
Delayed Card Loading	\$ 3.95 ea
• Reloadable Debit Card (ATIRAreload)	\$ 5.45 ea \$ 2.95 ea
• MasterCard Credit Card No Annual Charge 11.24% APR or 14.24% Rewards Card ncludes purchases, cash advances and balance transfers No transaction fee for cash advances or balance transfers. FREE Online MasterCard Access	
• MasterCard Foreign Transaction Charge (not a MVFCU charge)	1% of trans
• EMV MasterCard Check Card Replacement Charge (per card)	\$10.00
• Rush Order Charge (per card)	\$30.00
• Wire Transfers (outgoing only—prices per transfer)	
International	\$35.00
Domestic Western Union	\$29.00
Domestic Wire	\$15.00

MVFCU reserves the right to pass through some or all third party direct costs incurred on behalf of the member.

Low Loan Rates High Savings Rates Low or No Fees

