



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

- **ATM Cash Withdrawal surcharge on debit & credit cards** \$ 1.50 ea
issued by financial institutions other than MVFCU (per transaction)
- **Automatic Savings Transfer** (overdraft protection) \$ 2.00 ea
- **Business Checking account with minimum balance of \$500** \$ 5.00 mo
If balance falls below \$500 \$ 7.00 mo
- **Small Business Checking account with no minimum balance** \$ 5.00 mo
*Transactions limited to 6 deposits or 6 checks per month
- **Cashier Check Charge (also applies to Shared Branching)** \$ 2.00 ea
No charge for Member Select, Emeritus or Premier checking
- **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) \$ 2.00 min
Check under \$50 -\$2.00 fee Check over \$50 -\$5.00 fee

- **Check Copy Charge** \$ 1.00 ea
Check copy research over 90 days \$ 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** \$ 1.00
- **Cash withdrawal that exceeds \$5,000 daily limit** per \$1000 \$ 1.00
- **Pop Money** (different financials) \$ 1.00
- **Member Coin Counting** 2% of bal.
- **Nonmember Coin Counting** 7% of bal.
- **Fax Charge** \$ 1.00 pg
2 free pages/month for Member Select, Emeritus or Premier Checking accounts
- **Garnishment Processing Charge** \$ 30.00
- **Inactive Savings Account Charge** \$ 2.00 mo
- **Loan Department Charges**
 - ACH Account Changes** \$ 15.00
 - Coupon Book Replacement** (first one free) \$ 2.00
 - Consumer loan rate and/or terms modification charge** \$25.00 min*
*50 bps of current loan balance—minimum \$25 & maximum \$500
 - Loan Subordination Charge** \$150.00
 - Mortgage Loan Modification Charge (re-amortize)** \$250.00
 - Payment using MasterCard by phone** \$ 5.00
 - Past due loan payments** 5 % of pmt
First Mortgage, past due over 15 days 5 % of pmt
All other, past due over 10 days \$25.00
MasterCard, past due over 10 days

Past due correspondence charge (phone call/letter) \$ 3.00
\$6.00 max/week

ACH Origination Payment Return Charge

- **Overdraft Charges (item over \$10.00)** \$25.00 ea
Check, ACH, NSF, ATM NSF, Bill payer NSF
Daily max charge for over 4 items \$100.00
Courtesy call for overdrawn checking acct (2 per month)
- **Photocopy Charge** No charge
7 free copies per month for Member Select, Emeritus and Premier checking accounts \$.10 pg
- **Reconciliation 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 \$ 2.95 ea
 - Mailed Out \$ 3.95 ea
 - Delayed Card Loading \$ 5.45 ea
- **Reloadable Debit Card** (ATIRAreload) \$ 2.95 ea

- **MasterCard Credit Card**
No Annual Charge 10.24% APR includes purchases, cash advances and balance transfers No transaction fee for cash advances or balance transfers
FREE Online MasterCard Access (MyCardInfo)
- **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 direct costs included

Low Loan Rates High Savings Rates Low or No Fees

