



**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** \$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 10 deposits or 10 withdrawals 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** \$3.00 ea
- **Garnishment Processing Charge** \$30.00
- **Inactive Savings Account Charge** \$2.00 mo
- **Fax Charge** \$1.00 pg  
2 free pages/month for Member Select, Emeritus or Premier Checking accounts
- **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) \$0.50 per
- **Bill Payment**—10 FREE per month, 50 cents per transaction from 11+
- **Member Coin Counting**- 2% if over \$100
- **Nonmember Coin Counting**- 7 of total%
  
- **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**
- 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
- **ACH Origination Payment Return Charge** \$3.00
- **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)** No charge
- **Photocopy Charge** \$1.10 pg  
7 free copies per month for Member Select, Emeritus and Premier checking accounts
- **Reconcilement Charge** (checking account) \$30.00 hr
- **Research Charge** \$30.00 hr
- **Return Statement Charge** (wrong address) \$ 5.00 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 \$ 10.00 \$3.95 ea
- Delayed Card Loading \$5.45 ea
- **Reloadable Debit Card** (ATIRAreload) \$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 \$45.00
- Domestic Wire \$20.00
- Incoming Wire \$5.00

**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**

