



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) 5 free checks per month 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	\$3.00 ea
• Garnishment Processing Charge	\$30.00
• Inactive Savings Account Charge	\$3.00 mo
• Fax Charge 2 free pages/month for Member Select, Emeritus or Premier Checking accounts	\$1.00 pg
• 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
• Bill Payment —10 FREE per month, 50 cents per transaction from 11+	
• Member Coin Counting - 2% if over \$100 Non-member 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 *50 bps of current loan balance—minimum \$25 & maximum \$500	\$25.00 min*
• Loan Subordination Charge	\$200.00
• Mortgage Loan Modification Charge (re-amortize)	\$250.00
• Cash Advance	\$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	\$25.00
• Suspect Deposit Return	\$25.00
• Overdraft Charges (item over \$50.00)	
• Check, ACH, NSF, ATM NSF, Bill payer NSF	\$19.00 ea
• Daily max charge for over 5 items	\$95.00
• Courtesy call for overdrawn checking acct (2 per month)	No charge
• Manual Transfer to Cover Negative Balance	\$10.00
• Photocopy Charge 7 free copies per month for Member Select, Emeritus and Premier checking accounts	\$1.10 pg
• 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	No charge
• Travel/Gift Card (VISA)	
• Purchased in House	\$2.95 ea
• Mailed Out	\$3.95 ea
• Reloadable Debit Card	3.50 ea
• MasterCard Credit Card No Annual Charge 11.24% APR or 14.24% Rewards Card includes 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

