



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

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|---|-------------------------|
| • 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 \$10.00 ea |
| • Charge to mail a special request document | \$25.00 |
| • Check Collection Charge on Foreign Country Checks (per item) | \$10.00 |
| • 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 | |
| • 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 | \$8.00 |
| 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 | \$8.00 |

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| 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 |
| • Reconciliation 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 |
| ▪ Reload Fee | \$2.00 |
| • 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 |
| • 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

