



It pays to bank where you're part owner!

Fee Schedule

Product	Amount
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	
If balance falls below \$500	\$5.00 mo
If balance falls below \$500	\$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
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 processing up to 2 weeks)	\$50
Foreign Item Deposits (processing up to 12 weeks)	\$25
Closed Account Charge - if closed within 90 days of opening	\$10
Extraordinary Processing Charge	\$10
Cash withdrawal that exceeds \$5,000 daily limit	\$1.00 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
ACH Account Changes	\$15
Coupon Book Replacement (first one free)	\$2
Consumer loan rate and/or terms modification charge	
50 bps of current loan balance—minimum \$25 & maximum \$500	\$25.00 min
Loan Subordination Charge	\$250
Mortgage Loan Modification Charge (re-amortize)	\$250
Cash Advance	\$8
First Mortgage, past due over 15 days	5% of pmt
MasterCard, past due over 10 days	\$8
All other, past due over 10 days	5% of pmt
Updated 10/17/2025	

Serving Blue Earth, Nicollet, Le Sueur, and Watonwan, Brown & Waseca Counties

Two Mankato offices:

1640 Adams St & 100 Memorial View Ct.

507-387-3055 Toll Free: 1-800-247-0522

A.R.T. 507-387-3088 Toll Free: 1-877-886-9100

Web Site WWW.MNVALLEYFCU.COOP

E-Mail msa@mnvalleyfcu.coop

Product	Amount
Past due correspondence change (phone call/letter)	\$3.00
ACH Origination Payment Return Charge	\$19.00
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	0.10 per 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
Travel/Gift Card (VISA)- Mailed out	\$3.95 ea
Reloadable Debit Card	\$3.50 ea
Reload Fee	\$2.00
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
Outgoing International Wire Transfer	\$55.00
Outgoing Domestic Wire Transfer	\$25.00
Incoming Wire	\$10.00
US Currency for Outgoing International Wires Sent in US Currency	\$100.00
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	