

Since 1934

It pays to bank where you're part owner!

Fee Schedule

Cashier Check Reissue Charge (after 91 days) Check conversion to cashier check charge (includes NSF checks) S5.00 ea Check Cashing Charge (non-members) Check Cashing Charge (non-members) Check Copy Charge Garnishment Processing Charge S3.00 ea Garnishment Processing Charge Garnishment Processing Charge Garnishment Processing Charge S3.00 mo Fax Charge S4.00 min S5.00 ea Charge to mail a special request document Check Collection Charge on Foreign Country Checks (per item processing up to 2 weeks) Foreign Item Deposits (processing up to 12 weeks) Closed Account Charge Cash withdrawal that exceeds \$5,000 daily limit S1.00 per S1.00 pe	Product	Amount
Issued by financial institutions other than MYFCU (per transaction) Automatic Savings Transfer (overdraft protection) Business Checking account with f balance falls below \$500 Small Business Checking account with no minimum balance Transactions limited to 10 deposits or 10 withdrawals per month Cashier Check Charge (also applies to Shared Branching) Sfree checks per month for Member Select, Emeritus or Premier checking Cashier Check Reissue Charge (after 91 days) Check conversion to cashier check charge (includes NSF checks) Check Cashing Charge (non-members) Check Cashing Charge (non-members) Check Copy Charge Garnishment Processing Charge Business Account Charge Fax Charge Tree pages/month for Member Select, Emeritus or Premier Checking accounts Charge to mail a special request document Check Collection Charge on Foreign Country Checks (per item processing up to 2 weeks) Closed Account Charge - if closed within 90 days of opening Extraordinary Processing Charge Cash withdrawal that exceeds \$5,000 daily limit Sinoper Bill Payment—10 FREE per month Member Coin Counting Mon-member Coin Counting		
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Bill Payment—10 FREE per month Member Coin Counting Non-member Coin Counting ACH Account Changes Coupon Book Replacement (first one free) Consumer loan rate and/or terms modification charge 50 bps of current loan balance—minimum \$25 & maximum \$500 Mortgage Loan Modification Charge (re-amortize) Cash Advance First Mortgage, past due over 15 days MasterCard, past due over 10 days All other, past due over 10 days transaction fro 11+ 12- 13- 14- 15- 16- 16- 16- 16- 16- 16- 16- 16- 16- 16	Cash withdrawal that exceeds \$5,000 daily limit	\$1000
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Non-member Coin Counting ACH Account Changes \$15 Coupon Book Replacement (first one free) Consumer loan rate and/or terms modification charge *50 bps of current loan balance—minimum \$25 & maximum \$500 Loan Subordination Charge \$250 Mortgage Loan Modification Charge (re-amortize) \$250 Cash Advance \$8 First Mortgage, past due over 15 days MasterCard, past due over 10 days All other, past due over 10 days 5% of pmt		
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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		
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	*50 bps of current loan balance—minimum \$25 & maximum \$500	\$25.00 min*
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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	Loan Subordination Charge	\$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		
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	Mortgage Loan Modification Charge (re-amortize)	\$250
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		
MasterCard, past due over 10 days \$8 All other, past due over 10 days 5% of pmt	Cash Advance	\$8
MasterCard, past due over 10 days \$8 All other, past due over 10 days 5% of pmt		
All other, past due over 10 days 5% of pmt	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	
Updated 10/17/2025	All other, past due over 10 days	5% of pmt
Updated 10/17/2025		
	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
son Ongination Payment Return Charge	φ19.00
Chack ACH NSE ATM NSE Bill payor NSE	\$19.00 ea
Check, ACH, NSF, ATM NSF, Bill payer NSF Daily max charge for over 5 items	\$95.00 ea
Daily max charge for over 5 items	φ93.00
Courtesy call for overdrawn checking acct (2 per month)	No charge
Manual Transfer to Cover Negative Balance	¢40.00
Manual Transfer to Cover Negative Balance Photocopy Charge	\$10.00
7 free copies per month for Member Select, Emeritus and	0.10 =====
Premier checking accounts	0.10 per 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 Conv Charge (current)	¢2 00 ma
Statement Copy Charge (current)	\$2.00 mo
Statement Copy Charge (issued over 3 months ago)	\$3.00 mo
Ston Payment Charge (*Check ACH or Bill Payor)	\$20.00.00
Stop Payment Charge (*Check, ACH or Bill Payer)	\$20.00 ea
Telephone Balance Inquiry (up to 5 per month)	No charge
Telephone Balance Inquiry (up to 5 per month) Telephone Funds Transfer (up to 5 per month)	
Telephone Balance Inquiry (up to 5 per month) Telephone Funds Transfer (up to 5 per month) Automatic/telephone transfer from a savings or money	No charge
Telephone Balance Inquiry (up to 5 per month) Telephone Funds Transfer (up to 5 per month)	No charge No charge
Telephone Balance Inquiry (up to 5 per month) Telephone Funds Transfer (up to 5 per month) Automatic/telephone transfer from a savings or money market	No charge
Telephone Balance Inquiry (up to 5 per month) Telephone Funds Transfer (up to 5 per month) Automatic/telephone transfer from a savings or money market account	No charge No charge No charge
Telephone Balance Inquiry (up to 5 per month) Telephone Funds Transfer (up to 5 per month) Automatic/telephone transfer from a savings or money market	No charge No charge
Telephone Balance Inquiry (up to 5 per month) Telephone Funds Transfer (up to 5 per month) Automatic/telephone transfer from a savings or money market account Travel/Gift Card (VISA)- Purchased in house	No charge No charge No charge \$2.95 ea
Telephone Balance Inquiry (up to 5 per month) Telephone Funds Transfer (up to 5 per month) Automatic/telephone transfer from a savings or money market account Travel/Gift Card (VISA)- Purchased in house	No charge No charge No charge \$2.95 ea \$3.95 ea
Telephone Balance Inquiry (up to 5 per month) Telephone Funds Transfer (up to 5 per month) Automatic/telephone transfer from a savings or money market account Travel/Gift Card (VISA)- Purchased in house Travel/Gift Card (VISA)- Mailed out Reloadable Debit Card	No charge No charge No charge \$2.95 ea \$3.95 ea \$3.50 ea
Telephone Balance Inquiry (up to 5 per month) Telephone Funds Transfer (up to 5 per month) Automatic/telephone transfer from a savings or money market account Travel/Gift Card (VISA)- Purchased in house Travel/Gift Card (VISA)- Mailed out Reloadable Debit Card Reload Fee	No charge No charge No charge \$2.95 ea \$3.95 ea
Telephone Balance Inquiry (up to 5 per month) Telephone Funds Transfer (up to 5 per month) Automatic/telephone transfer from a savings or money market account Travel/Gift Card (VISA)- Purchased in house Travel/Gift Card (VISA)- Mailed out Reloadable Debit Card	No charge No charge No charge \$2.95 ea \$3.95 ea \$3.50 ea \$2.00
Telephone Balance Inquiry (up to 5 per month) Telephone Funds Transfer (up to 5 per month) Automatic/telephone transfer from a savings or money market account Travel/Gift Card (VISA)- Purchased in house Travel/Gift Card (VISA)- Mailed out Reloadable Debit Card Reload Fee MasterCard Foreign Transaction Charge (not a MVFCU charge)	No charge No charge No charge \$2.95 ea \$3.95 ea \$3.50 ea \$2.00
Telephone Balance Inquiry (up to 5 per month) Telephone Funds Transfer (up to 5 per month) Automatic/telephone transfer from a savings or money market account Travel/Gift Card (VISA)- Purchased in house Travel/Gift Card (VISA)- Mailed out Reloadable Debit Card Reload Fee MasterCard Foreign Transaction Charge (not a MVFCU	No charge No charge No charge \$2.95 ea \$3.95 ea \$3.50 ea \$2.00
Telephone Balance Inquiry (up to 5 per month) Telephone Funds Transfer (up to 5 per month) Automatic/telephone transfer from a savings or money market account Travel/Gift Card (VISA)- Purchased in house Travel/Gift Card (VISA)- Mailed out Reloadable Debit Card Reload Fee MasterCard Foreign Transaction Charge (not a MVFCU charge) EMV MasterCard Check Card Replacement Charge (per	No charge No charge See See See See See See See See See Se
Telephone Balance Inquiry (up to 5 per month) Telephone Funds Transfer (up to 5 per month) Automatic/telephone transfer from a savings or money market account Travel/Gift Card (VISA)- Purchased in house Travel/Gift Card (VISA)- Mailed out Reloadable Debit Card Reload Fee MasterCard Foreign Transaction Charge (not a MVFCU charge) EMV MasterCard Check Card Replacement Charge (per card)	No charge No charge See See See See See See See See See Se
Telephone Balance Inquiry (up to 5 per month) Telephone Funds Transfer (up to 5 per month) Automatic/telephone transfer from a savings or money market account Travel/Gift Card (VISA)- Purchased in house Travel/Gift Card (VISA)- Mailed out Reloadable Debit Card Reload Fee MasterCard Foreign Transaction Charge (not a MVFCU charge) EMV MasterCard Check Card Replacement Charge (per	No charge No charge See See See See See See See See See Se
Telephone Balance Inquiry (up to 5 per month) Telephone Funds Transfer (up to 5 per month) Automatic/telephone transfer from a savings or money market account Travel/Gift Card (VISA)- Purchased in house Travel/Gift Card (VISA)- Mailed out Reloadable Debit Card Reload Fee MasterCard Foreign Transaction Charge (not a MVFCU charge) EMV MasterCard Check Card Replacement Charge (per card) Rush Order Charge (per card)	No charge No charge No charge \$2.95 ea \$3.95 ea \$3.50 ea \$2.00 1% of trans \$10.00
Telephone Balance Inquiry (up to 5 per month) Telephone Funds Transfer (up to 5 per month) Automatic/telephone transfer from a savings or money market account Travel/Gift Card (VISA)- Purchased in house Travel/Gift Card (VISA)- Mailed out Reloadable Debit Card Reload Fee MasterCard Foreign Transaction Charge (not a MVFCU charge) EMV MasterCard Check Card Replacement Charge (per card)	No charge No charge See See See See See See See See See Se
Telephone Balance Inquiry (up to 5 per month) Telephone Funds Transfer (up to 5 per month) Automatic/telephone transfer from a savings or money market account Travel/Gift Card (VISA)- Purchased in house Travel/Gift Card (VISA)- Mailed out Reloadable Debit Card Reload Fee MasterCard Foreign Transaction Charge (not a MVFCU charge) EMV MasterCard Check Card Replacement Charge (per card) Rush Order Charge (per card) Outgoing International Wire Transfer	No charge No charge \$2.95 ea \$3.95 ea \$3.50 ea \$10.00 \$30.00
Telephone Balance Inquiry (up to 5 per month) Telephone Funds Transfer (up to 5 per month) Automatic/telephone transfer from a savings or money market account Travel/Gift Card (VISA)- Purchased in house Travel/Gift Card (VISA)- Mailed out Reloadable Debit Card Reload Fee MasterCard Foreign Transaction Charge (not a MVFCU charge) EMV MasterCard Check Card Replacement Charge (per card) Rush Order Charge (per card)	No charge No charge No charge \$2.95 ea \$3.95 ea \$3.50 ea \$2.00 1% of trans \$10.00
Telephone Balance Inquiry (up to 5 per month) Telephone Funds Transfer (up to 5 per month) Automatic/telephone transfer from a savings or money market account Travel/Gift Card (VISA)- Purchased in house Travel/Gift Card (VISA)- Mailed out Reloadable Debit Card Reload Fee MasterCard Foreign Transaction Charge (not a MVFCU charge) EMV MasterCard Check Card Replacement Charge (per card) Rush Order Charge (per card) Dutgoing International Wire Transfer	No charge No charge \$2.95 ea \$3.95 ea \$3.50 ea \$2.00 1% of trans \$10.00 \$55.00
Telephone Balance Inquiry (up to 5 per month) Telephone Funds Transfer (up to 5 per month) Automatic/telephone transfer from a savings or money market account Travel/Gift Card (VISA)- Purchased in house Travel/Gift Card (VISA)- Mailed out Reloadable Debit Card Reload Fee MasterCard Foreign Transaction Charge (not a MVFCU charge) EMV MasterCard Check Card Replacement Charge (per card) Rush Order Charge (per card) Outgoing International Wire Transfer Outgoing Domestic Wire Transfer	No charge No charge \$2.95 ea \$3.95 ea \$3.50 ea \$10.00 \$30.00
Telephone Balance Inquiry (up to 5 per month) Telephone Funds Transfer (up to 5 per month) Automatic/telephone transfer from a savings or money market account Travel/Gift Card (VISA)- Purchased in house Travel/Gift Card (VISA)- Mailed out Reloadable Debit Card Reload Fee MasterCard Foreign Transaction Charge (not a MVFCU charge) EMV MasterCard Check Card Replacement Charge (per card) Rush Order Charge (per card) Outgoing International Wire Transfer Outgoing Domestic Wire Transfer Incoming Wire US Currency for Outgoing International Wires Sent in US	No charge No charge No charge \$2.95 ea \$3.95 ea \$2.00 1% of trans \$10.00 \$55.00 \$25.00
Telephone Balance Inquiry (up to 5 per month) Telephone Funds Transfer (up to 5 per month) Automatic/telephone transfer from a savings or money market account Travel/Gift Card (VISA)- Purchased in house Travel/Gift Card (VISA)- Mailed out Reloadable Debit Card Reload Fee MasterCard Foreign Transaction Charge (not a MVFCU charge) EMV MasterCard Check Card Replacement Charge (per card) Rush Order Charge (per card) Outgoing International Wire Transfer Outgoing Domestic Wire Transfer	No charge No charge \$2.95 ea \$3.95 ea \$3.50 ea \$2.00 1% of trans \$10.00 \$55.00

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