

BUSINESS ACCOUNT FEE SCHEDULE

4/1/2024

ACH Origination.....			\$ 10.00
	MFCU		ATMs
	ATMs	CO-OP ATMs	Other
ATM			
Balance Inquiry	FREE	FREE	\$ 1.00 ea
Transfers/Withdrawals	FREE	FREE	\$ 1.50 ea
ATM and Debit Cards			
Card Replacement Fee			\$5.00
Debit Card Instant Issue			Mailing costs if applicable
Foreign Transaction Fee			2% of transaction amount
<i>Fee includes internet transactions initiated in the US with a merchant who processes the transaction in a foreign country.</i>			
Business Money Market Account (Minimum opening deposit \$25)			
With an Average Daily Balance of \$2,000 or more	FREE		
All Others (per month)			\$ 5.00
Business Savings Account (Minimum opening deposit \$25)			
With an Average Daily Balance of \$200 or more	FREE		
All Others (per month)			\$ 3.00
Special Rate Savings Account (Minimum opening deposit \$1,000)			
With an Average Daily Balance of \$200 or more	FREE		
All Others (per month)			\$ 3.00
Cash/Coin			
Cash Deposits			
Applies to all Share Accounts-No minimum balance requirement			
\$3,000 Cash Deposited (per month)	FREE		
Excess Cash Deposit over \$3,000 per month (per \$100 deposited).\$.20
Excess Coin Deposit over \$50 per month (Coin Counter machine and teller line combined).....			11%
Currency Ordered (per strap)			\$ 1.00
Rolled Coin Ordered (per roll)			\$.25
Change Order Fee/Petty Cash Check (per item)			\$ 1.00
Coin Wrappers (each box).....			\$ 3.00
Currency Straps (each box)			\$ 3.00
Cashier's Check (any dollar amount—per check)			
Two checks monthly per membership.....	FREE		
Each additional check monthly over two			\$ 5.00
Cashier's Check Refund Claim			\$ 25.00
Checking Account – Business Standard Checking			
• No dividends earned			
• Minimum opening deposit \$100			
\$2,500 average daily balance	FREE		
Organizational Accounts.....	FREE		
All Others (per month).....			\$ 8.00
100 Checks Cleared/Deposited	FREE		
Excess Check Items Over 100 (each item)			\$.25
Checking Account – Business Dividend Checking			
• Minimum opening balance \$100			
\$5,000 average daily balance	FREE		
All Others (per month)			\$ 12.00
125 Checks Cleared/Deposited.....	FREE		
Excess Check Items Over 125 (each item)			\$.25
Check Printing			Printing charges vary based upon selection
Collection Items			
Returned Collection Item			\$ 25.00
Third Party Fee			Varies
<i>Fee includes the direct fee charged by the processing institution, as well as any expense required to process the transaction.</i>			
Copies			
Check Copies:			
First 2 per month within prior 7 years	FREE		
Additional copies.....			\$ 3.00
Cashier's Check—Less than 12 months			\$ 3.00
Over 12 months			\$ 5.00
Deposited Check Copy.....			\$ 3.00
Statement Copy			\$ 3.00
Debit Card or Credit Card Draft Copy (each)			\$ 5.00
Deposits			
Returned Deposit/Loan Payment			
Member Item.....			\$ 22.00
Non Member Item			\$ 15.00
Returned Deposit via CO-OP ATM			\$ 28.00
Mail Deposit Receipt.....			\$ 1.00
MFCU ATM Deposit Correction Fee			\$ 1.00
CO-OP ATM Deposit Correction Fee			\$ 7.00

Escheat Notification.....	\$ 2.00
Legal Processing	\$ 75.00
Locator Service.....	\$ 5.00
Overdraft Protection (OvrdrftProtect)	
Negative Available Balance of \$10.00 or less (per item)	FREE
Negative Available Balance over \$10.00 (per item).....	\$ 10.00
Notary Services (For transacting credit union business).....	FREE
Online Banking-Sole Proprietorship	
PC Banking Access.....	FREE
Online Banking-All Other Businesses/Organizations	
PC Banking Access (inquiry access only)	FREE
Returned Item (Non Sufficient /Uncollected Funds)	FREE
Par Value Closure (No response received)	\$ 1.00
Printout of Account Status.....	\$ 1.00
Regulation D Courtesy Pay (per item).....	\$ 25.00
Research (per hour)	\$ 25.00
<i>This fee is in addition to other routine processing charges. If there are additional retrieval costs, the actual cost of the retrieval will also be assessed.</i>	
Statement Reconciliation	
Per Hour.....	\$ 25.00
Minimum Charge.....	\$ 12.50
Stop Payments	
All instruments (per item) Placed via branch or Contact Center.....	\$ 25.00
Performed via Online Banking (per item).....	\$ 15.00
Cancellation of a Stop Payment.....	\$ 10.00
Temporary Checks (per each sheet of 4 checks).....	\$ 2.00
Transfers	
Member initiated from Share to Share	FREE
Overdraft from Share (per item).....	FREE
Overdraft from Credit Card or any Line of Credit (per item)	FREE
Verification of Deposit (each)	\$ 10.00
Visa Gift Card (each)	\$ 3.50
Visa Travel Money Card (each)	\$ 5.00
Wire Transfers	
Incoming.....	FREE
Outgoing	
Domestic.....	\$ 25.00
International Foreign Currency	\$ 40.00
International U.S. Currency	\$ 45.00

All fees are subject to change. For updated information, please call our Contact Center 800.500.6328 or visit our website at MissionFed.com. Automated Transactions available via Automated Phone Service 800.640.6563 or Online Banking at MissionFed.com.



Insured by NCUA

858.524.2850 or 800.500.6328

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