

Plastic Card Fees

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| Visa Check Card | Free |
| ATM Card Initial and Annual Fee | 5.00 |
| Card Replacement Fee | 10.00 |
| Visa Card/Visa Check Card Rush Fee | 15.00 |
| ATM Card <i>and/or</i> PIN Rush Fee | 60.00 |
| # of Free Foreign ATM Transactions (Free Checking) | 2/month |
| # of Free Foreign ATM Transactions (Interest Checking with no D/D) | 10/month |
| # of Free Foreign ATM Transactions (YES, Interest Checking with D/D & Platinum) | Unlimited |
| Foreign ATM Transaction Fee* | 1.00 |
| <u>Checking Account Fees</u> | |
| Privilege Pay Fee | \$29.50 |
| Non-Sufficient Funds/Overdrawn Account Fee | \$29.50 |
| Non-Sufficient Funds Check Re-Post Fee | 15.00 |
| Returned Item Fee | 15.00 |
| Stop Payment Fee - MATT & Internet | 20.00 |
| Stop Payment/Cancellation Fee | 25.00 |
| Foreign Check Collection Fee | 15.00 |
| Manual Check Re-Order Fee (Free Through the Internet) | 1.00 |
| Temporary/Starter Checks | 5.00 |
| Fall Below Fee (for Interest Checking) | 10.00 |
| Checking Reopen Fee (if closed by CU) | 10.00 |

Money Market Plus Fees

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| Money Market Plus Excess Check Fee (after 3) | 5.00 |
| Money Market Plus Excess Withdrawal Fee | 7.50 |
| <u>Credit Card/ Loan Fees</u> | |
| Visa Draft Copy Fee (without charge back) | 10.00 |
| Late Payment Fee (Loans/Visa) 5% payment or \$25 min | |
| Repeat Loan Application Fee (3 rd application within 90 days) | 50.00 |

Wire Transfers/ ACH/ E-Funds Transfer Fees

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| MAFCU Origination Transfer Fee | 2.00 |
| Wire Transfer Fees | |
| Incoming | 7.50 |
| Outgoing | 20.00 |
| Outgoing (through Internet) | 15.00 |
| Rush | 25.00 |
| Foreign | 45.00 |
| Wire Transfer Fee-Foreign (through Internet) | 40.00 |
| Western Union Wire Fee | 20.00 |
| E-Funds Transfer Fees | |
| Incoming (Standard) | 5.00 |
| Outgoing (Standard) | 5.00 |
| Incoming (Rush) | 10.00 |
| Outgoing (Rush) | 10.00 |

Other Fees

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| Account Research/Reconciliation Fee | 15.00/hr |
| Garnishment Fee/IRS Notice of Levy Fee | 75.00 |
| Notary/Signature Guarantee Fee | 1.00/stamp |

Other Fees (continued)

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| Inactive Account Fee (after 12 months of inactivity - can be waived by maintaining a \$250 share balance or more than one account relationship) | 4.00/month |
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| Escheat Processing Fee (after 3 years of inactivity) | 50.00 |
| Photocopy Fee | 5.00 |
| Photocopy Fee through Internet | 3.00 |
| Official Check Purchase Fee | 5.00 |
| Certified Check Fee | 10.00 |
| Money Order Purchase Fee | 2.00 |
| Traveler's Cheque Purchase Fee | 1% of face value |
| Duplicate/Interim/Returned Statement Fee | 5.00 |

* Free ATM transactions available with most checking accounts. Varies by account type, please review your account agreement.



Fee Schedule

May 1, 2010