

Plastic Card Fees

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	\$28.00
Non-Sufficient Funds/Overdrawn Account Fee	\$28.00
Non-Sufficient Funds Check Re-Post Fee	15.00
Returned Item Fee	10.00
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

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
Visa Over Limit Fee	25.00
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

MAFCU Origination Transfer Fee	2.00
Wire Transfer Fees	
Incoming	7.50
Outgoing	15.00
Outgoing (through Internet)	10.00
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

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)

Inactive Account Fee (after 12 months of inactivity - can be waived by maintaining a \$250 share balance or more than one account relationship)	3.00/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

November 1, 2007