

**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
<b><u>Checking Account Fees</u></b>	
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**

Money Market Plus Excess Check Fee (after 3)	5.00
Money Market Plus Excess Withdrawal Fee	7.50
<b><u>Credit Card/ Loan Fees</u></b>	
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 <sup>rd</sup> 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	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**

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)	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. J:\common\forms\FEE Schedule-New Nov 2007.



***Fee Schedule***

**March 1, 2009**