

CONSUMER FEE SCHEDULE

1/01/2025

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, Debit, Credit Card and HELOC Card			
Late Payment (Credit Card only)			
• Up to \$25 for the first late payment in any 6 month period			
• Up to \$35 for each additional late payment in the same 6 month period			
Card Replacement Fee			\$5.00
Card Overnight Delivery			Mailing costs if applicable
Foreign Transaction Fee:			
Premier World Card	NONE		
Platinum Credit Cards		2% of transaction amount	
Platinum HELOC Card		2% of transaction amount	
Platinum ATM/Debit Cards		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>			
Monthly Debit Card Fee	FREE		
Cash Advance, Balance Transfer and Convenience Checks			
Premier World Card	3% of the amount of each item (\$3.00 minimum)		
Platinum Cards	3% of the amount of each item (\$3.00 minimum)		
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 – Easy Checking¹			
Monthly Fee			
With enrollment in Digital Banking	FREE		
Without Digital Banking			\$ 2.00
Checking Account – Smart Checking			
Monthly Fee			
With monthly direct deposit of at least \$500 or an average daily balance of \$1,500 or more	FREE		
Without direct deposit of at least \$500 or an average daily balance of \$1,500 or more			\$7.00
Spending Account – Breeze			
Monthly Fee	FREE		
Check Printing		Printing charges vary based upon selection	
Coin Processing (Coin Counter machine and teller line combined)			
Up to \$200 per month, or \$1,000 annually	FREE		
Any amount over \$200 per month, or over \$1,000 annually			11%
Collection Related Fees			
Third Party Fee		Varies	
<i>Fee includes any direct fees and expenses charged by 3rd party entities or agencies (ex. collection agencies, repossession agencies, etc.)</i>			
Copies			
Deposited Check Copy			\$ 3.00
Loan Check Copy			\$ 3.00
Member 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
Statement Copy			\$ 3.00
Debit Card or Credit Card Draft Copy (each)			\$ 5.00
<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>			
Deposits			
Returned Deposit/Loan Payment			
Member Item			\$ 22.00
Non Member Item (3rd Party)	FREE		
Returned Deposit via CO-OP ATM			
Member Item			\$ 28.00
Non Member Item (3rd Party)	FREE		
Mail Deposit Receipt			\$ 1.00
MFCU ATM Deposit Correction Fee			\$ 1.00
CO-OP ATM Deposit Correction Fee			\$ 7.00
Escheat Notification			\$ 2.00
In-House Vehicle Loan Refinance			\$150.00
Legal Processing			\$ 75.00
Locator Service			\$ 5.00

All fees are subject to change. For updated information, please contact us or visit our website at MissionFed.com.

¹Easy Checking accounts opened on or prior to 3/31/23 require eStatements to avoid a monthly maintenance fee. Easy Checking accounts opened after 3/31/23 require enrollment in online or mobile banking to avoid a monthly maintenance fee.

Overdraft Protection (OvrdfProtect)			
Negative Available Balance of \$10.00 or less (per item)	FREE		
Negative Available Balance over \$10.00 (per item)			\$ 10.00
<i>\$30 daily max per share account</i>			
Debit Card Overdraft Protection (DbtOvrdfProtect)			
Negative Available Balance of \$10.00 or less (per item)	FREE		
Negative Available Balance over \$10.00 (per item)			\$ 10.00
<i>\$30 daily max per share account</i>			
Breeze Spending Account	FREE		
Money Market Account			
• Minimum opening balance \$2,500			
Monthly Fee	FREE		
Ultra Money Market Account			
• Minimum opening balance \$25,000			
• Dividends earned based on balances within each tier (See Dividend Rate sheet)			
Monthly Fee			
Average Daily Balance of \$25,000 or more	FREE		
Average Daily Balance less than \$25,000			\$ 15.00
Notary Services (For transacting credit union business)	FREE		
Online Banking			
PC Banking Access	FREE		
Bill Payment			
Overnight Check Fee (per check)			\$17.95
Check Copies			
First 2 per month	FREE		
Additional copies (each)			\$3.00
Par Value Closure (No response received)			\$ 1.00
Printout of Account Status			\$ 1.00
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>			
Retirement			
Premature Distribution			\$ 10.00
Recharacterization/Excess Contribution (each)			\$ 25.00
Transfer/Rollover (outgoing)			\$ 20.00
Returned Item (Non Sufficient /Uncollected Funds)	FREE		
Safe Deposit Box (annual fee per box, listed by size)			
3x5			\$ 40.00
5x5			\$ 50.00
3x10			\$ 60.00
5x10			\$ 70.00
10x10			\$ 120.00
Lost Key Replacement (each)			\$ 25.00
<i>Any locksmith fees associated to box are at the member's expense</i>			
Savings Account			
• Minimum opening balance \$1			
Monthly Fee	FREE		
Special Rate Savings Account			
• Minimum opening balance \$1,000			
Monthly Fee	FREE		
Skip-A-Pay (per payment)			\$ 45.00
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 transfer from Share (per item)	FREE		
Overdraft transfer 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



Federally Insured by NCUA 858.524.2850 or 800.500.6328

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