

# USMFCU – 2019 Fee Schedule

Effective 1/1/2019

<b>BASIC SHARE ACCOUNT</b>	
Value of membership share Account	\$25
Minimum balance to earn dividends	\$300
Account closure fee (within 30 days)	\$25
Monthly maintenance fee for inactive accounts (over 2 yrs. < \$200)	\$5
<b>CHECKING ACCOUNT</b>	
Check printing	Varies
Minimum balance to earn dividends	\$300
Account closure fee (within 30 days)	\$25
NSF return (per item)	\$25
Stop payment (per item)	\$25
Copy of paid draft (first 3 free per month)	\$2
Transfer fee initiated by manual overdraft	\$1
Check cashing provided for members only	None
Foreign checks subject to current site & service charges	\$6
Return NSF check from a deposit (per item)	\$25
Return NSF Foreign checks (per item)	\$40
<b>VISA</b>	
Annual fee	None
Temporary immediate credit line increase	\$10
Over limit fee	None
Return Check Fee	\$25
Replacement of lost card (> 1x)	\$15
Replacement of stolen card	None
Late Payment	\$20
Credit Card – 2 day Express	\$35
<b>ATM CARD/DEBIT CARD</b>	
Transaction fee @ co-op network ATM (max allowed 3 per day)	None
Replacement or lost card (> 1x)	\$15
Replacement of stolen card	None
<b>Wire Transfers</b>	
Wire transfer (domestic)	\$20+% rate of receiving bank
Wire transfer (international)	\$35+% rate of receiving bank
Wire transfer (UKREXIMBANK)	\$35+% rate of receiving bank
Wire transfer (incoming)	\$5
<b>Safe Deposit Box</b>	
Drilling Charge & replacement keys	\$225
Lost key replacement	\$20
3x5x24	\$30
5x5x24	\$40
3x10x24	\$50
5x10x24	\$60
<b>MISCELLANEOUS</b>	
ACH return item	\$25
Account closed – escheat	\$30
Return statement (due to incorrect address)	\$5
Statement copy fee (per copy)	\$1
Xerox copies	\$.10
Legal processing fee (subpoena, garnishment, levy, summons)	\$30
Notary Service (members only)	None
Research per hour (1 hour minimum)	\$25
Corporate Checks (first 3 free)	\$1.00
Loan Late Fee (after 30 Days)	\$10.00