



BUSINESS FEE SCHEDULE

Effective January 1, 2023

Some fees are subject to change without notice

Plastic Card Fees

New Check Card	Free
Replacement	\$10.00
Plastic Card Rush	\$30.00
International Transaction Fee	1% of trans amt
Foreign ATM Transaction	\$1.00

Checking Account Fees

Privilege Pay	\$31.00
NSF/Overdrawn Account	\$31.00
NSF Check Re-post	\$15.00
Return Deposit Item	\$15.00
Stop Payment Online	\$20.00
Stop Payment In Branch	\$25.00
Business Checking fall below minimum balance	\$15.00
Commercial Checking monthly maintenance	\$20.00
MSB Commercial Checking monthly maintenance	\$1,000.00
Cash deposited over monthly limit	\$0.12 per \$100
Coin orders	\$0.10 per coin roll
Currency orders	\$1.20 per \$1,000
Business Checking includes 200 paid and/or deposited items per month	\$0.30 per item paid/deposited thereafter
Commercial Checking includes 500 paid and/or deposited items per month	\$0.25 per item paid/deposited thereafter
Foreign Check Collection	\$20.00
Temporary Check (4)	\$2.00
Checking Re-open	\$10.00
Paper Statement	\$5.00
Commercial Money Market written check exceeding monthly limit	\$5.00

Credit Card/Loan Fees

Visa Draft Copy	\$10.00
Credit Card Balance Transfer	3% of amount transferred
Credit Card Cash Advance Fee	3% of amount advanced
Credit Card Foreign Transaction Fee	1% of each transaction
Credit Card late Payment	up to \$40*
Credit Card Over-the-Limit Fee	none
Credit Card Returned Payment Fee	up to \$40*
Loan Advance Fee	\$10.00
Loan Late Payment	5% of pymt amount or \$25, whichever is greater
Loan Over Limit	\$25.00
Loan Modification Processing Charge	\$250.00
Loan Payoff Request	\$35.00

Wire Transfer

Incoming	Free
Outgoing	\$40.00
Outgoing (online)	\$30.00
Rush - plus wire standard fee	\$10.00
Foreign/International Wire	\$90.00
Foreign/International Wire (online)	\$80.00

ACH Origination

ACH Per File	\$2.00
ACH Per Record	\$0.09
ACH Origination Return	\$15.00

E-Funds Transfer

Incoming (standard)	\$5.00
Outgoing (standard)	\$5.00
Pay People (standard)	\$5.00

Phone/Online Payments

By Check	Free
By Credit Card	Free

Other Fees

Business Bill Payment	Free
Check/ACH Positive Pay	\$75.00
Remote Deposit Capture maintenance	\$35.00
MSB Remote Deposit Capture maintenance - leasing	\$50 - \$75
Remote Deposit Capture per item	\$0.30
Account Research/Reconciliation per hour or fraction	\$25.00
Garnishment/IRS Levy	\$75.00
Deposit Account Collection	\$20.00
Notary(Member) per seal	Free
Inactive Account (monthly)	\$5.00
Escheatment(annual)	\$50.00
Check Copy	\$5.00
Check Copy(through internet)	\$3.00
Photo Copy/Fax	\$5.00
Official Check	\$5.00
Official Check Stop Pay	\$25.00
Printed Statements (Duplicate/Returned/Interim/Mailed)	\$5.00
Verification of Deposit	\$10.00
Medallion Signature Guarantee	Free
Bad Address Fee (monthly)	\$5.00
On-us Check Cashing (non-member only)	\$20.99

* \$25 for 1st instance. \$40 for repeated instances within 6 months