



## CONSUMER FEE SCHEDULE

Effective January 1, 2023

Some fees are subject to change without notice

### Plastic Card Fees

ATM Card	\$5.00
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
Simple Checking monthly maintenance	\$10.00
Premier Checking fall below minimum balance	\$15.00
E-Checking per branch transaction	\$2.00
Paper Statement	\$5.00
Foreign Check Collection	\$20.00
Temporary Check (4)	\$1.00
Checking Re-open	\$10.00
Money Market Plus written check exceeding monthly limit	\$5.00

### Credit Card/Loan Fees

Visa Draft Copy	\$10.00
Credit Card Balance Transfer Fee	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 Late Payment	5% of pymt amount or \$25, whichever is greater
Loan Returned Payment Fee	\$25.00
Loan Modification Processing Charge	\$250.00
Mortgage 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 Transfer

MAFCU ACH Origination	\$5.00
ACH Origination Return	\$15.00

### Bill Payment

Next Business day check delivery	\$34.95
Second business day check delivery	\$29.95
Second business day electronic delivery	\$6.95
Standard bill payment	Free
Gift check payment	\$2.99
Charitable donation payment	\$1.99
Pay People	\$5.00
Outgoing External transfer to self	\$5.00

### Phone/Online Payments

By Check	Free
By Credit Card	Free

### Other Fees

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