

**MSD FEDERAL CREDIT UNION  
ACCOUNT FEE SCHEDULE**

**Effective Date: 10/01/2009**

**SHARE DRAFT ACCOUNT FEES:**

· NSF Return Fee	\$25.00 Per Draft
· L-O-C Advance Fee	7.00 Per Advance
· Overdraft Share Transfer Fee	7.00 Per Transfer
· Stop Payment Fee	8.00 Per Stop Order
· Certified Draft Fee	5.00 Per Draft
· Microfilm Copy Fee	4.00 Per Copy
· Unsatisfied Overdraft Fee (Maximum 5 days)	5.00 Per Day
· Return Item Fee/Personal Checks (Deposited Items)	25.00 Per Check
· Share Draft Check Order Fees	Prices Vary
· Monthly Service Fee	5.00 Per Month

**ELECTRONIC FUND TRANSFER FEES:**

· NSF ATM Withdrawal Fee	\$25.00 Per Withdrawal
· NSF EFT Return Fee	25.00 Per Return
· ATM Card Replacement Fee	5.00 Per Card
· ATM Pin Number Replacement Fee	5.00 Per Number

**RESEARCH FEES:**

· Account History or Statement Facsimile	\$ 1.00 Per Page
· Account Balancing (By Appointment Only)	10.00 Per Hour

**OTHER FEES:**

· Membership Fee	\$ 1.00
· Check Cash Fee (Non-Member)	3.00
· Notary Fee (Non-Member)	3.00
· Lien Fee	21.00
· Wire Transfer Fee	12.00
· Money Order Fee	1.00
· VISA Gift Card Fee	3.00
· Third Party Official Check Fee	2.00
· Travelers Check Fee	FREE
· Dormant Account Fee	5.00 Per Quarter
· Loan Application Fee	15.00 Individual 20.00 Joint

**DEFERRED PAYMENT FEES:**

· Loan Balance	\$ 100 - \$4,999	\$10.00
· Loan Balance	\$ 5,000 - \$9,999	20.00
· Loan Balance	\$10,000 & OVER	30.00

**The fees appearing on this schedule are accurate for accounts as of the effective date indicated. The MSDFCU charges no ATM fees. However, a fee may be imposed by an ATM owner/operator or by an automated transfer network if a transaction is initiated by an MSDFCU member from an ATM not owned, operated, or endorsed by the MSDFCU. If you have any questions, or require current information on your accounts, please call the Credit Union Office at 540-6213, 540-6244, or 540-6338.**