



2019 SCHEDULE OF FEES

General Fees:

eStatement.....	No Charge
Monthly Paper Statements.....	\$2.00 Per Account, Per Month
Copy of a Statement.....	\$5.00 Per Page
Account Activity Printout.....	\$5.00 Per Page
Dishonored and Returned Check	\$30.00 Per Item
Official Check (payable to self).....	No Charge
2nd Party Official Check.....	\$5.00 Each
Official Check Stop Payment Fee.....	\$35.00 Per Item
Money Order.....	\$1.50 Per Item
Foreign Check Deposit.....	At Cost
American Express Gift Cards.....	\$5.00 Each
Dormant Account Locator.....	\$10.00 Per Month
Escheat Notice Fee.....	\$5.00
Bad Address.....	\$10.00 Per Returned Item
Incoming Wire.....	No Charge
Outgoing Wire.....	\$29.00 Per Transaction
Outgoing International.....	\$50.00 Per Transaction
Return Wire Fee.....	\$50.00 Per Item
ATM Purchase Courtesy Pay	\$30.00 Per Item
POS Courtesy Pay	\$30.00 Per Item
ACH Courtesy Pay	\$30.00 Per Item
Draft Courtesy Pay	\$30.00 Per Item
Weekday Overnight Delivery.....	\$35.00
Saturday Overnight Delivery.....	\$45.00
Notary Fee: Per Signature.....	\$10.00
(Waived for MEFCU Documents)	
Account Reconciliation.....	\$35.00 Per Hour (One Hour Min.)
Processing Legal Docs (levies, etc.).....	\$35.00
Verification of Deposit (VOD).....	\$10.00
Regular Share Account:	
Monthly Service Charge.....	No Charge
Minimum Balance Fee (Under \$25).....	\$5.00 per month
Withdrawal in Excess of Two per Month (NO Charge for First Two).....	\$1.00 each
Close Account Fee (If Closed Within Six Months of Opening).....	\$25.00
Checking/Fresh Start Checking Account:	
Checking Account	
Monthly Service Charge.....	No Charge
Fresh Start Checking Account	
Monthly Service Charge.....	\$10.00
Minimum Balance Fee.....	No Charge
Pre-Item Clearing Fee.....	No Charge
Non-Sufficient Funds Item	\$30.00 Per Item
Stop-Payment Order	\$30.00 Per Item or Series
Rescind Stop-Payment Order	\$30.00 Per Item
Copy of a Draft.....	\$5.00
Line-of-Credit Overdraft	
Protection Transfer.....	No Charge
Regular Share Overdraft Protection.....	No Charge (Unless Transactions Exceed Regular Share Account Withdrawal Limits)
Printing of Personalized Drafts (Cost Varies with Style Chosen).....	
	At Cost

Automated Teller Machine (ATM) Service:

Monthly Service Charge.....	No Charge
Point of Sale Transaction.....	No Charge
ATM Deposit.....	No Charge
ATM Withdrawal	
(no charge for first ten).....	\$1.00
Overdrawn Checking Balance	\$30.00
Overdrawn Regular Share Balance	\$30.00
Replacement Debit/ ATM Card.....	\$10.00
Rush Service for ATM Card Replacement.....	At Cost
Replace Debit/ATM PIN.....	\$5.00
Deposit Adjustments.....	\$30.00 Per Item

Loans:

Application Fee.....	No Charge
Pre-Approval Fee.....	No Charge
Processing Fee.....	No Charge
Late-Payment Charge	
(10 days past due).....	20% of Interest due

Vehicle Ownership Transfer.....	
	At Cost
Duplicate Title Lien Release.....	\$35.00
Real Estate Payoff Demand Statement.....	\$35.00
Real Estate Title Insurance.....	At Cost
Real Estate Property Appraisal.....	At Cost
Real Estate Title Recording.....	At Cost
Real Estate Flood Certification.....	At Cost
Other Real Estate Closing Cost.....	At Cost
Real Estate Subordination.....	\$150.00
Real Estate Full Reconveyance.....	\$150.00

VISA® Classic:

Application Fee.....	No Charge
Cash Advance Service Charge.....	No Charge
Over Credit Limit.....	\$10.00
Replacement Card.....	\$10.00
Replace PIN.....	\$5.00
Late Payment Charge.....	\$15.00

VISA® Gold:

Application Fee.....	No Charge
Cash Advance Service Charge.....	No Charge
Over Credit Limit.....	\$10.00
Replacement Card.....	\$10.00
Replace PIN.....	\$5.00
Late Payment Charge.....	\$15.00

FRESH START VISA® Classic

Application Fee.....	\$20.00
Cash Advance Service Charge.....	No Charge
Over Credit Limit.....	\$10.00
Replacement Card.....	\$10.00
Replace PIN.....	\$5.00
Late Payment Charge.....	\$15.00