



2018 SCHEDULE OF FEES

General Fees:

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| 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..... | \$29.00 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:

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| 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:

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|--|------------------------|
| 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:

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|----------------------------------|-----------|
| 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:

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|----------------------------------|-----------|
| 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

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|----------------------------------|-----------|
| 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 |