



2020 SCHEDULE OF FEES

General Fees:

eStatement.....	No Charge	
Monthly Paper Statements.....	\$2.00	
Per Account, Per Month. (Waived for members 72 and over)		
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.....	\$30.00 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 Six per Month (NO Charge for First Six).....	\$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® Platinum:

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