



FEE SCHEDULE

The following is a schedule of fees and charges established by the Credit Union incidental to specific accounts. This schedule is subject to change, to conform to rules and regulations, as set forth by government bodies, regulatory agencies and Menlo Survey Federal Credit Union.

Our goal is to provide competitive savings and loan products with little to no fees.

General Services

Account Reconciliation/Research	\$25.00 per hour
Account-to-Account Transfer Service (POP Money).....	Varies by Transfer Amount
Cashier's Check to Non-Member	\$ 3.00 each
Consumer Loan Late Fee	\$10.00 per month
Federal Express Overnight Delivery	Actual Cost
Individual Retirement Account Maintenance Fees	Free
Invalid Address/Locator Fee	\$5.00 per month
Medallion Signature Guarantee Services (for Members)	Free
Non-Member Transactions (Check Cashing/Cash Advance).....	\$5.00
Notary Public Services (for Members)	Free
Regular Savings Account	Free
Returned Deposit or Payment Item (at MSFCU or ATM deposit)	\$10.00 each
Statement Copies.....	\$2.00 per page
Telephone Inquiries/Transfers with Member Service Representative.....	Free
Virtual Branch – Online Service.....	Free
Virtual Branch – Bill Pay Service	Free
Wire Transfers – Incoming.....	\$5.00 each
Wire Transfers - Outgoing	
Domestic.....	\$15.00 each
International (Foreign Dollars)	\$25.00 each
International (US Dollars).....	\$40.00 each

Share Draft/Checking Services

ATM Withdrawals and Deposits (CO-OP).....	Free
Draft/Check Printing Fee	Actual Cost
Monthly Share Draft/Checking Fee.....	Free
Overdraft Transfer Fee (from Savings or Gold Line of Credit)	Free
Returned Share Drafts/Checks/ACH.....	\$20.00 each
Share Draft/Check Copies (2 free per month)	\$2.00 each
Stop Payment (Share Draft/Check or ACH entry)	\$5.00 each
Temporary / Counter Checks	\$3.00 per page

Debit Card / Credit Card

ATM Withdrawals and Deposits (at CO-OP)	Free
ATM Deposit Correction Fee.....	\$5.00 each
ATM Deposit Empty Envelope Fee.....	\$15.00 each
VISA Foreign Transaction Fee	Free
VISA Credit Card Statement or VISA Credit Card Statement or Document Copy Fee.....	\$5.00 each
Replacement Debit/VISA Card	\$10.00 each
Replacement Debit/VISA PIN	\$2.00 each
Rush Delivery: Debit Card	\$50.00 each
Rush Delivery: Credit Card.....	\$50.00 each

Real Estate Services

Annual Fee	Free
Appraisal Fee.....	Actual Cost
Demand Fee.....	\$35.00
Flood Determination Fee	\$22.00
Modification Fee	\$495.00
Reconveyance Fee	\$40.00
Recording Fee	Actual Cost
Title Company Fees	Actual Cost



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Effective January 1, 2015