

Muncie Federal Credit Union Fee Schedule

effective January 1, 2022

<u>Draft/Checking & Share Account Fees</u>	
NSF/Overdraft per item (Checking/ACH/ATM-Debit)	\$ 25.00
Courtesy Pay Fee per NSF item (Checking/ACH)	\$ 25.00
Courtesy Pay Opt-In Fee for ATM-Debit NSF per item	\$ 25.00
Transfer fee per item to cover a Check/ACH/ATM-Debit transaction	\$ 5.00
Stop Payment Request Check/ACH (expires in 6 months)	\$ 35.00
Performance Draft Excess Withdrawal Fee (Limit 6 per month)	\$ 11.00
Performance Draft Below Minimum Balance Fee (Under \$2,500)	\$ 25.00
Christmas Club Early Withdrawal Fee (per occurrence)	\$ 20.00
Check-Official/Certified Check (Exceptions withdrawal > \$5000, loan disbursement, close acct, taxes, care dealerships, title co)	\$ 6.00
Check- Official/Certified Check Stop Payment (expires in 6 months and Documentation Required)	\$ 35.00
Savings Excess Withdrawal Fee per month (after 6 per month)	\$ 5.00
Statement Copy/Activity History	\$ 5.00
Check Photo Copy Fee	\$ 5.00
Return Check Deposit Item	\$ 10.00
Hand Posting Fee per check	\$ 2.00
Account Closed with in 12 months fee	\$ 10.00
Account reinstatement fee	\$ 10.00
<u>Loan Fees</u>	
Loan Application Fee (Non-member only)	\$ 25.00
Loan Late Fee (10 day grace)	\$ 25.00
Visa Late Fee (10 day grace)	\$ 25.00
Loan Skip-a-Pay (One each year, total of 6 during the life of the loan)	\$ 25.00
Credit Card Balance Inquiry @ MFCU Office (Free thru website/800 # of back of card)	\$ 5.00
<u>Other Fees</u>	
ATM/Debit or Visa Credit Card Replacement Fee	\$ 10.00
ATM/Debit or Visa Card PIN Number Reissue	\$ 5.00
Debit / Credit 'Card PRESENT' Cash Advance Fee	\$ 15.00
Debit/ Credit 'Card NOT PRESENT' Cash Advance Fee	\$ 20.00
Wire Incoming/Outgoing	\$ 30.00
Account Reconciliation/Research/Documentation (per hour)	\$ 25.00
Phone inquiry for account information or transfer	\$ 2.00
Dormant / Inactive Account Fee per month	\$ 2.00
Notary Service - Members Only	Free
Return Mail Fee	\$ 3.00
Photocopy Per Page	\$ 0.50
Fax Per Page	\$ 1.00