

Muncie Federal Credit Union
Fee Schedule
March 1, 2020

Draft/Checking Account Fees	FEE AMOUNT
Check Order Fee	VARIES
Check Photo Copy Fee	\$ 5.00
Courtesy Pay Fee	\$ 32.00
NSF/Overdraft per item	\$ 32.00
Overdraft Transfer Fee	\$ 5.00
Return Check Deposit Item	\$ 10.00
Statement Copy/Activity History	\$ 5.00
Stop Payment Fee	\$ 32.00
Performance Draft Account:	
Below Minimum Balance Fee (Under \$2,500)	\$ 25.00
Excess Withdrawal Fee (Limit 6 per month)	\$ 11.00
EFT & ATM Fees	
ACH Stop Payment Fee	\$ 32.00
ATM Excess Transaction Fee (Limit 6 per month)	\$ 2.00
ATM/ACH Courtesy Pay Fee	\$ 32.00
ATM/ACH NSF Fee	\$ 32.00
ATM/Debit Card PIN Number Reissue	\$ 5.00
ATM/Debit Card Replacement Fee	\$ 10.00
Christmas Club	
Early Withdrawal Fee (per occurrence)	\$ 10.00
Wire Transaction Fees	
Incoming Domestic Wire	\$ 20.00
Outgoing Domestic Wire	\$ 20.00
Other Fees	
Minimum Balance Fee on Regular Savings (below \$10)	\$ 5.00
Account Reconciliation (per hour)	\$ 25.00
Account Reinstatement Fee	\$ 10.00
Account Research (per hour)	\$ 25.00
Closed account fee (Opened less than 1 year)	\$ 10.00
Debit / Credit Card Cash Advance Fee	\$ 10.00
Dormant / Inactive Account Fee	\$ 15.00
Fax Per Page	\$ 1.00
IRA Annual Maintenance Fee (monthly)	\$ 2.00
Loan Application Fee (Non-member only) <i>non refundable if loan denied</i>	\$ 25.00
Loan 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
Official Credit Union Check (share account withdrawals under \$5000.)	\$ 5.00
Official Credit Union Check(stop pay-documentation required)	\$ 32.00
Photocopy Per Page	\$ 0.50
Return Mail Fee	\$ 3.00
Savings Excess Withdrawal Fee (Limit of 3 per month)	\$ 5.00
Visa Late Fee (10 day grace)	\$ 25.00