



Menlo Survey Federal Credit Union

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	Free
Person-to-Person Transfer Service	Free
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
Levy/Garnishment Fee	\$10
Medallion Signature Guarantee Services (for Members).....	Free
Non-Member Transactions (Check Cashing/Cash Advance)	\$5.00
Notary Public Services (for Members)	Free
Notary Public Services (for Non-Members)	\$15 per signature
Regular Savings Account	Free
Returned Deposit or Payment Item (at MSFCU or ATM deposit).....	\$10.00 each
Statement Copies	\$2.00 per month
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
Remote Deposit	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
VISA Foreign Transaction Fee	Free
VISA Credit Card Statement or Document Fee	\$2.00 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 on Home Equity Line of Credit	Free
Appraisal Fee	Actual Cost
Demand Fee	\$35.00
Flood Determination Fee	\$22.00
Modification Fee	\$495.00
Reconveyance Fee	Actual Cost
Recording Fee (varies by County)	Actual Cost
Title Company Fees	Actual Cost

Fees Subject to Change



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