

MEMBERSFIRST CREDIT UNION FEE SCHEDULE	
DEPOSIT ACCOUNTS	
Christmas Club Early Withdrawal	\$10.00
Closure Fee (within 90 days of opening)	\$20.00
Excess Withdrawal from Savings (above 3 per quarter)	\$4.00
Savasaurus Club (per transaction in excess of one per month)	\$10.00
Money Market Accounts	
Minimum Balance Fee (average below \$1000)	\$5.00
Excess Withdrawal Fee (each over 6 per month; Only 3 by check)	\$5.00
SHARE DRAFT (CHECKING) ACCOUNTS	
Monthly Minimum Balance Fee For Share Draft Accounts	
- Basic Business or Personal Business Share Draft (average balance below \$1,000)	\$10.00
- Direct Deposit Share Draft (earns interest on average balance of \$1,000)	\$0.00
- Fresh Start Checking (average balance below \$300)	\$10.00
- Interest Share Draft per month (average balance below \$300.00)	\$5.00
- No Fee Share Draft	\$0.00
Collection (overdraft)	\$15.00
Draft (Check) Printing Charges	depends on style
Overdraft Privilege (per item paid on member's behalf) - ACH, Debits, Checks	\$33.00
Overdraft Protection Transfer (Transfer from savings)	\$7.00
ATM Transaction Fees:	
Publix Presto! ATM Nationwide	Free
Non-MembersFirst/Foreign ATM Balance inquiry fee or Transaction Fee	\$1.75
LOAN FEES	
Flood Certification	\$25.00
GA Mortgage Loan Fee	\$10.00
Skip A Payment Fee (Promotion)	\$30.00
Legal Process - Per Event	\$50.00
Loan Advance Processing Fee (Fast Cash and Holiday Loan Only)	\$30.00
Title Fee (used vehicle loans)	\$49.00
UCC Form Filing	\$10.00
OTHER FEES & CHARGES DEBIT	
Account Balancing/Research (per hour)	\$20.00
Account Verification	\$10.00
Bad Address (Monthly) (Returned Statements Undeliverable)	\$5.00
Business Account Bill Pay (Per Month)	\$5.95
Check Cashing (checks over \$200.00)	\$5.00
Inactivity Monthly Fee (no activity for 12 months)	\$5.00
Merchant Cashier Check (from Personal Check) / Check Exchange	\$15.00
Money Orders (each)	\$1.50
NSF - Non Sufficient Funds per item - Check, ACH, Recurring Debit	\$33.00
Overnight / Expedited Delivery	Actual Cost
Paper Statement Fee	\$3.00
Photo Copy (per page)	\$2.00
Replace Damaged/Lost/Stolen Card VISA/Debit/ATM	\$10.00
Returned Deposit Item from member payable to themselves	\$25.00
Returned Deposit Items from others payable to member	\$10.00
Shared Branching Convenience	\$1.50
Signature Guarantee (for members only-appointment required)	\$10.00
Statement Copy / Account History Printout	\$5.00
Stop Payment	\$33.00
Telephone Transfer (teller assisted - call center)	\$2.00
Teller Check / Official Check	\$5.00
Travel Money (Reloadable Card) (\$100-\$5000)	\$5.00
Visa Gift Card (\$10 - \$1000)	\$5.00
Wire Transfer (Incoming)	\$10.00
Wire Transfer Outgoing (Domestic)	\$15.00
Wire Transfer Outgoing (International)	varies (\$60.00-\$100.00)
Effective December 1, 2018	