

FEE SCHEDULE

Effective Date: March 1, 2015

Fees Affecting All Accounts:

ACH Return	\$25 per item
Check Return	\$25 per item
Return Deposit	\$25 per item
Account Closing Within 60 Days	\$25 per account
Statement Copy	\$5 per copy

Checking Account Fees:

ATM-Empty Envelope	\$50 per occurrence
Overdrafts - Paid or Returned	\$25 per item
Courtesy Pay for ACH & Checks	\$25 per item
Courtesy Pay for Withdrawal in Branch	\$35 per occurrence
Stop Payment - One Check	\$25 per check
Stop Payment - Two or More Checks	\$35 per occurrence
Transfer from Savings to Cover NSF	\$3 per occurrence
Account Closed for Abuse	\$50 per account
Check Copy	\$5 per copy
Business Accounts	\$15 per month

Debit Card Fees:

Replacement of Damaged Card	\$10 per occurrence
Replacement of Lost or Stolen Card	\$20 per occurrence
Over 8 ATM Withdrawals	\$1 per occurrence
Pin Reminder/Change Fee	\$5 per occurrence

Miscellaneous Fees (Non-Truth in Savings):

Mail Returned Undeliverable	\$5 per occurrence
Account Reconciliation	\$35 per hour
Shared Branching Fee (over 10 per month)	\$3 per withdrawal
Wire Transfer (incoming)	\$10 per transfer
Wire Transfer (outgoing)	\$20 per transfer
KWIK Cash Advance Under \$100	\$5 per occurrence
Inactive Bill Payer (60 consecutive days of inactivity)	\$5 per month
Judgment Fee	\$50 per occurrence
Check by Phone	\$5 per item
Dormant Account	\$5 per month
Tax Levy or Garnishment Received	\$30 per occurrence
Savings Account Reinstatement Fee	\$30 per occurrence
Repossession Fee	\$50 per occurrence
Credit Bureau Corrections	\$30 per occurrence
Credit Union Check (over 1 a day)	\$3 per check
Christmas Club Early Withdrawal (over 1 withdrawal annually)	\$3 per occurrence

- THESE RATES ARE SUBJECT TO CHANGE AT ANY TIME.

- THERE WILL BE NO PER CHECK CHARGE ON THE NUMBER OF CHECKS WRITTEN PER MONTH.

- MEMBERS FIRST CREDIT UNION CAN AT ANY TIME TRANSFER AVAILABLE FUNDS FROM SHARE ACCOUNTS, OR KWIK CASH LOANS TO COVER OVERDRAFTS.