USMFCU - 2016 FEE Schedule

BASIC SHARE ACCOUNT Par value of membership share Minimum balance to maintain account without fee assessment Minimum balance to earn dividends (fee waived for members 18 and younger) Account closure fee (within 30 days) Monthly maintenance fee (balance < \$100) Monthly maintenance fee for inactive accounts (over 2 yrs. < \$200) CHECKING ACCOUNT Check printing (varies by type) starting at Minimum balance to earn dividends	\$25 \$100
Minimum balance to maintain account without fee assessment Image: Minimum balance to earn dividends (fee waived for members 18 and younger) Account closure fee (within 30 days) Image: Minimum balance fee (balance < \$100)	\$100
Minimum balance to earn dividends (fee waived for members 18 and younger) Account closure fee (within 30 days) Monthly maintenance fee (balance < \$100)	
Account closure fee (within 30 days) Monthly maintenance fee (balance < \$100)	\$300
Monthly maintenance fee (balance < \$100)	\$25
Monthly maintenance fee for inactive accounts (over 2 yrs. < \$200)	\$3
Check printing (varies by type) starting at Minimum balance to earn dividends	\$5
Check printing (varies by type) starting at Minimum balance to earn dividends	
Minimum balance to earn dividends	\$16
	\$300
Account closure fee (within 30 days)	\$25
NSF return (per item)	\$25
Stop payment (per item)	\$25
Copy of paid draft (first 3 free per month)	\$2
Transfer fee initiated by manual overdraft	\$1
Check cashing provided for members only	None
Foreign checks subject to current site & service charges	\$6
Return NSF check from a deposit (per item)	\$25
Return NSF Foreign checks (per item)	\$40
Monthly maintenance fee for inactive account (over 6 months)	\$5
VISA/MASTERCARD	
Annual fee	None
Temporary immediate credit line increase	\$10
Over limit fee Return Check Fee	None \$25
Replacement of lost card (> 1x)	\$25 \$15
Replacement of stolen card	None
Late Payment	\$20
Credit Card – 2 day Express	\$35
ATM CARD	
Annual fee	None
Transaction fee @ co-op network ATM (max allowed 3 per day)	None
Replacement or lost card (> 1x)	\$15
Replacement of stolen card	None
Non-member transaction fee at USMFCU ATM machine	\$3
Wire Transfers	
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