

**Fee Schedule**  
Effective August 22, 2010



| <b>Checking Accounts &amp; Money Market Accounts</b>                                       |                              |
|--|------------------------------|
| Overdraft Fee from Savings** †   | \$10                         |
| Non-Sufficient Funds/Courtesy Pay Fee ††   | \$30/item                    |
| Stop Payment Fee: One Item Series of Items   | \$15/item<br>\$25/series     |
| Check Printing†  | Price varies                 |
| Copy of Check by Fax or Mail (free through Home Banking)                                   | \$7                          |
| Money Market Check Withdrawals under \$500   | \$20/check                   |
| <b>Savings &amp; Money Market Accounts</b>   |                              |
| Excessive Withdrawal Fee (if more than six preauthorized or automatic transfers per month) | \$20/withdrawal              |
| <b>Check Card &amp; ATM Services</b>   |                              |
| ATM Withdrawals: All MSDFCU ATMs & Up to 10 per month elsewhere                            | FREE                         |
| Each additional withdrawal elsewhere †   | \$1.00                       |
| Replace Lost Card  | \$5/card                     |
| ATM Deposits & Transfers   | FREE                         |
| Return of ATM Deposit  | \$20/deposit                 |
| Insufficient Balances for Transactions   | \$30/item                    |
| Courtesy Pay Fee   | \$30/item                    |
| Overdraft Fee from Savings** †   | \$10/transfer                |
| <b>ACH/Electronic Services</b>   |                              |
| Stop Payment/Revocation Fee: One Item Series of Items                                      | \$15/request<br>\$25/series  |
| Non-Sufficient Funds/Return Item/Courtesy Pay Fee  | \$30/item                    |
| Overdraft Fee+   | \$10/transfer                |
| Wire Transfers:  | FREE                         |
| Incoming   |                              |
| Outgoing, domestic†  | \$15/transfer                |
| Outgoing, international†   | \$35/transfer                |
| Bill Payment Research Fee  | FREE                         |
| Copy of Check (Bill Pay) by Fax or Mail  | \$7                          |
| <b>Other Services</b>  |                              |
| Inactive Account Fee (after one year)*   | \$5/month                    |
| Deposited Item Return Fee  | \$20/item                    |
| e-Deposit Late Fee   | \$20/item                    |
| Account Reconciliation Fee   | \$25/hour                    |
| Account Research Fee   | \$25/hour                    |
| Teller printout of Account History (free through Home Banking)                             | \$2/page                     |
| Complete Statement Copy (free through Home Banking)  | \$5/statement                |
| Cashier's Check Fee (payable to 3rd party)†  | \$3/check                    |
| Cashier's Check Stop Payment Fee   | \$15/check                   |
| Travelers Check Fee†   | Price may vary               |
| Travelers Check for Two Fee  | \$0.50 per \$100             |
| Gift Check Fee†  | \$2.50/check                 |
| Money Order Fee†   | \$2/money order              |
| Money Order Stop Payment Fee   | \$15/item                    |
| Foreign International Checks Deposited (excluding Canadian)                                | \$10/item                    |
| Levy/Writ/Garnishment Fee  | \$75                         |
| Escheat Processing Fee   | \$75                         |
| Federal Express Overnight Charge   | \$20                         |
| Visa Gift Cards†   | \$2.50/card                  |
| Reloadable Prepaid Visa Cards (generic, travel & student)                                  | \$5.00/card<br>\$2.00/reload |

\*Waived if member has at least \$100 on deposit or active loan or certificate of deposit or under the age of 18.  
 \*\*Fee applies when an overdraft is created by check, in-person withdrawal, ATM withdrawal, or other electronic means.  
 †Waived for My Advantage members. (Standard checks free only.) †† NSF/Courtesy Pay fee is \$20 for My Advantage.