



Mississippi Federal Credit Union

Fee Schedule As Of March 11, 2010
MSFCU is a CU Service Center

ITEMS IN RED HAVE EITHER INCREASED OR ARE NEW CHARGES

Operational Fees

Non-sufficient funds ACH debit	\$25.00
Originating ACH item return	\$25.00
Outgoing domestic wire	\$20.00
Outgoing International wire	\$40.00
Western Union wire	\$20.00
Money Order	\$ 2.50
Official Check	\$ 5.00
(payable to other than member)	
Holiday Club Account Withdrawal	\$ 5.00
Vacation Club Account Withdrawal	\$ 5.00
(2 free per year)	
Excessive cash withdrawal from shares	\$ 5.00
(5 withdrawals per quarter free)	
Statement copy	\$ 5.00
(*free if pulled from website by member)	
Share draft history (30-day)	\$ 5.00
(*free if pulled from website by member)	
Miscellaneous verification fee	\$10.00
Inactive account *per month	\$ 5.00
(\$50.00 or less with no transactions for one year)	
Return Mail	\$ 5.00
Close shares account within 60 days	\$10.00
Reopen shares account within 30 days	\$10.00
Account processing fee	\$25.00
(change of account number)	
Traveler's Checks	
Regular (per hundred)	\$ 1.00
"For Two" (member) per 100	\$ 1.50
Credit Union check stop payment	\$25.00
(Official and personal)	
(form must be signed within 24 hours of request)	
Check cashing	\$5.00
No fee for members with one of the following:	
• Share balance greater than \$75.00	
• Active and satisfactory share draft account	
• Current and satisfactory loan	
• Other MSFCU service	
Fax/Copy service	
Copies (per copy)	\$ 0.25
Fax (per page)	\$ 1.00
Out of State fax (per page)	\$ 2.00

Internet Account Access

Monthly charge	FREE
E-statements	FREE

Share Draft Fees

Overdraft protection transfer	\$ 2.50
Non-sufficient funds item	\$25.00
Overdraft privilege item (courtesy pay)	\$25.00
Stop payment – Draft/ACH	\$25.00
Statement reconciliation	\$20.00
Share draft history (30-day)	\$ 5.00
(*free if pulled from website by member)	
Bill Pay (monthly charge)	\$ 7.50
(free if member has 3 services with MSFCU)	
Counter Checks per check	\$ 0.25
Monthly Service Charge	\$ 5.00
On regular checking accounts	
*(balance below \$100.00)	

ATM Fees

Foreign ATM withdrawal / Transfer / Denial	\$ 1.00
Foreign inquiry	\$ 0.50
Card and PIN replacement	\$ 5.00
PIN replacement	\$ 2.50

Safe Deposit Box Fees

Annual Rental rates:	
2x5	\$20.00 * Jackson Office ONLY
3x5	\$25.00
5x5	\$30.00 * Jackson Office ONLY
3x10	\$35.00 * Jackson Office ONLY
5x10	\$45.00
10x10	\$65.00

Key replacement

1 key	\$30.00 + cost of repair
2 keys	\$60.00 + cost of repair

Debit Card Fees

Pin replacement	\$ 2.50
Card and pin replacement	\$ 5.00

Telephone Voice Response Fees

PIN replacement	FREE
Per session	FREE

Notary Fees

Members	FREE
Non-Members	\$ 2.00