

<b>OPERATIONAL FEES</b>		<b>SHARE DRAFT FEES</b>	
OUTGOING DOMESTIC WIRE	\$20.00	OVERDRAFT PROTECTION TRANSFER/RETURNED ITEM <i>(Increments of \$50.00)</i>	\$2.75
OUTGOING INTERNATIONAL WIRE	\$60.00	NON-SUFFICIENT FUNDS ITEM/RETURNED ITEM	\$34.00
MONEY ORDER	\$3.00	OVERDRAFT PRIVILEGE ITEM	\$29.00
OFFICIAL CHECK <i>(Payable to other than member)</i>	\$5.00	STOP PAYMENT- DRAFT / ACH	\$34.00
HOLIDAY CLUB ACCOUNT WITHDRAWAL	\$10.00	STATEMENT RECONCILIATION <i>(Per hour)</i>	\$25.00
VACATION CLUB ACCOUNT WITHDRAWAL <i>(2 per year)</i>	\$10.00	SHARE DRAFT HISTORY (30 Days) <i>(Free if pulled from website)</i>	\$5.00
EXCESSIVE CASH WITHDRAWAL FROM SHARES <i>(5 per quarter)</i>	\$5.00	COUNTER CHECKS PER PAGE	\$2.00
EXCESSIVE CASH WITHDRAWAL FROM MONEY MARKET <i>(4 per month)</i>	\$3.00		
STATEMENT COPY <i>(Free if pulled by member from website)</i>	\$5.00	SERVICE CHARGE <i>Traditional checking (Balance below \$250.00)</i> <i>Premier checking (Balance below \$500.00)</i> <i>Aspire account (Monthly)</i> <i>Money Market (Below \$2,500.00)</i>	\$6.00 \$10.00 \$6.00 \$8.95
MISCELLANEOUS VERIFICATION FEE	\$15.00	CHECK COPIES	\$2.50
RETURN MAIL / INSUFFICIENT ADDRESS <i>(Statement &amp; e-Statement)</i>	\$10.00	<b>ATM FEES</b>	
CLOSE SHARE ACCOUNT <i>(Within 60 days)</i>	\$5.00	FOREIGN ATM WITHDRAWAL Card and pin replacement Pin replacement	\$1.50 \$10.00 \$5.00
REOPEN SHARE ACCOUNT <i>(Within 30 days)</i>	\$15.00	<b>SAFE DEPOSIT BOX FEES - Annual</b>	
ACCOUNT PROCESSING FEE <i>(Change account number)</i>	\$30.00	2x5 (Jackson Office Only) 3x5 5x5 (Jackson Office Only) 3x10 (Jackson Office Only) 5x10 10x10 <b>KEY REPLACEMENT</b> 1 Key <i>(plus cost of repair)</i> 2 Keys <i>(plus cost of repair)</i>	\$22.00 \$27.00 \$32.00 \$37.00 \$47.00 \$67.00 \$30.00 \$60.00
BILL PAY <i>(Monthly Charge)</i>	\$7.50		
OFFICIAL CHECK STOP PAYMENT <i>(Official &amp; personal) must be signed within 24 HRS</i>	\$34.00	<b>LOAN FEES</b>	
CHECK CASHING <i>(No fee for items below)</i> Share balance greater than \$75.00 Active & satisfactory share draftaccount Current and satisfactory loan Other MSFCU service	\$5.00	SECURED LOAN <i>(Excludes share secured loans)</i> SKIP-A-PAY REQUEST FREEDOM LOAN APPLICATION	\$25.00 \$35.00 \$20.00
FAX / COPY SERVICE COPIES (Per copy) FAX (Per page) OUT OF STATE FAX (Per page)	\$0.25 \$1.00 \$2.00	<b>OTHER FEES</b>	
ACCOUNT RESEARCH (Per hour)	\$25.00	GIFT CARD	\$2.50
		AFFIDAVIT PROCESSING / GARNISHMENT / LEVY PROCESSING	\$75.00
INACTIVE / DORMANT ACCOUNT	\$15.00	ESCHEAT FEE	\$50.00
CONVENIENCE PAY (By phone) WEB ACCESS	\$12.50 \$10.00	LIEN (REPEAT) RELEASE FEE	\$10.00
COIN COUNTER Member Non-Member	5.99% 7.99%		