



MISSISSIPPI FEDERAL CREDIT UNION

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 <i>(payable to other than member)</i>	\$5.00
HOLIDAY CLUB ACCOUNT WITHDRAWAL	\$5.00
VACATION CLUB ACCOUNT WITHDRAWAL <i>(2 free per year)</i>	\$5.00
EXCESSIVE CASH WITHDRAWAL FROM SHARES <i>(5 withdrawals per quarter free)</i>	\$5.00
STATEMENT COPY <i>(free if pulled from website by member)</i>	\$5.00
SHARE DRAFT HISTORY <i>(30-day)</i> <i>(Free if pulled from website by member)</i>	\$5.00
MISCELLANEOUS VERIFICATION FEE	\$10.00
INACTIVE ACCOUNT PER MONTH <i>(\$50.00 or less with no transactions for one year)</i>	\$5.00
RETURN MAIL	\$5.00
CLOSE SHARES ACCOUNT <i>(within 60 days)</i>	\$10.00
REOPEN SHARES ACCOUNT <i>(within 30 days)</i>	\$10.00
ACCOUNT PROCESSING FEE <i>(change of account number)</i>	\$25.00
TRAVELER'S CHECKS	
• Regular <i>(per hundred)</i>	\$1.00
• "For Two" <i>(member - per 100)</i>	\$1.50
CREDIT UNION CHECK STOP PAYMENT <i>(Official & personal - must be signed within 24 hrs. of request)</i>	\$25.00
CHECK CASHING	\$5.00
<i>No fee for members with one of the following:</i>	
• Share balance greater than \$75.00	Free
• Active and satisfactory share draft account	Free
• Current and satisfactory loan	Free
• Other MSFCU service	Free
FAX/COPY SERVICE	
• Copies <i>(per copy)</i>	\$0.25
• Fax <i>(per page)</i>	\$1.00
• Out of State fax <i>(per page)</i>	\$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 <i>(courtesy pay)</i>	\$25.00
STOP PAYMENT - DRAFT/ACH	\$25.00
STATEMENT RECONCILIATION	\$20.00
SHARE DRAFT HISTORY <i>(30-day)</i> <i>(free if pulled from website by member)</i>	\$5.00
BILL PAY (MONTHLY CHARGE) <i>(free if member has 3 services with MSFCU)</i>	\$7.50
COUNTER CHECKS PER CHECK	\$0.25
MONTHLY SERVICE CHARGE <i>On regular checking accounts (balance below \$100.00)</i>	\$5.00

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 <i>(Jackson Office ONLY)</i>	\$20.00
3X5	\$25.00
5X5 <i>(Jackson Office ONLY)</i>	\$30.00
3X10 <i>(Jackson Office ONLY)</i>	\$35.00
5X10	\$45.00
10X10	\$65.00
KEY REPLACEMENT	
• 1 key <i>(+ cost of repair)</i>	\$30.00
• 2 keys <i>(+ cost of repair)</i>	\$60.00

DEBIT CARD FEES

CARD AND PIN REPLACEMENT	\$5.00
PIN REPLACEMENT	\$2.50

TELEPHONE VOICE RESPONSE FEES

PIN REPLACEMENT	FREE
PER SESSION	FREE

NOTARY FEES

MEMBERS	FREE
NON-MEMBERS	\$2.00