

CONSUMER FEE SCHEDULE

6/01/2025

ACH Origination	\$ 10.00
	MFCU ATM CO-OP Other
	ATMs ATMs ATMs Other
ATM	
Balance Inquiry	FREE
Transfers/Withdrawals	FREE
ATM, Debit, Credit Card and HELOC Card	
Late Payment (Credit Card only)	
• Up to \$25 for the first late payment in any 6 month period	
• Up to \$35 for each additional late payment in the same 6 month period	
Card Replacement Fee	\$5.00
Card Overnight Delivery	Mailing costs if applicable
Foreign Transaction Fee:	
Premier World Card	NONE
Platinum Credit Cards	2% of transaction amount
Platinum HELOC Card	2% of transaction amount
Platinum ATM/Debit Cards	2% of transaction amount
<i>Fee includes internet transactions initiated in the US with a merchant who processes the transaction in a foreign country.</i>	
Monthly Debit Card Fee	FREE
Cash Advance, Balance Transfer and Convenience Checks	
Premier World Card	3% of the amount of each item (\$3.00 minimum)
Platinum Cards	3% of the amount of each item (\$3.00 minimum)
Cashier's Check (any dollar amount—per check)	
Two checks monthly per membership	FREE
Each additional check monthly over two	\$ 5.00
Cashier's Check Refund Claim	\$ 25.00
Checking Account – Easy Checking¹	
Monthly Fee	
With enrollment in Digital Banking	FREE
Without Digital Banking	\$ 2.00
Checking Account – Smart Checking	
Monthly Fee	
With monthly direct deposit of at least \$500 or an average daily balance of \$1,500 or more	FREE
Without direct deposit of at least \$500 or an average daily balance of \$1,500 or more	\$7.00
Spending Account – Breeze	
Monthly Fee	FREE
Check Printing	Printing charges vary based upon selection
Coin Processing (Coin Counter machine and teller line combined)	
Up to \$200 per month, or \$1,000 annually	FREE
Any amount over \$200 per month, or over \$1,000 annually	11%
Collection Related Fees	
Third Party Fee	Varies
<i>Fee includes any direct fees and expenses charged by 3rd party entities or agencies (ex. collection agencies, repossession agencies, etc.)</i>	
Copies	
Deposited Check Copy	\$ 3.00
Loan Check Copy	\$ 3.00
Member Check Copies:	
First 2 per month within prior 7 years	FREE
Additional copies	\$ 3.00
Cashier's Check—Less than 12 months	\$ 3.00
Over 12 months	\$ 5.00
Statement Copy	\$ 3.00
Debit Card or Credit Card Draft Copy (each)	\$ 5.00
<i>This fee is in addition to other routine processing charges. If there are additional retrieval costs, the actual cost of the retrieval will also be assessed.</i>	
Deposits	
Returned Deposit/Loan Payment	
Member Item	\$ 22.00
Non Member Item (3rd Party)	FREE
Returned Deposit via CO-OP ATM	
Member Item	\$ 28.00
Non Member Item (3rd Party)	FREE
Mail Deposit Receipt	\$ 1.00
MFCU ATM Deposit Correction Fee	\$ 1.00
CO-OP ATM Deposit Correction Fee	\$ 7.00
Escheat Notification	\$ 2.00
In-House Vehicle Loan Refinance	\$150.00
Legal Processing	\$ 75.00
Locator Service	\$ 5.00

All fees are subject to change. For updated information, please contact us or visit our website at MissionFed.com.

¹Easy Checking accounts opened on or prior to 3/31/23 require eStatements to avoid a monthly maintenance fee. Easy Checking accounts opened after 3/31/23 require enrollment in online or mobile banking to avoid a monthly maintenance fee.

Overdraft Protection (OvrdfProtect)	
Negative Available Balance of \$10.00 or less (per item)	FREE
Negative Available Balance over \$10.00 (per item)	\$ 10.00
<i>\$30 daily max per share account</i>	
Debit Card Overdraft Protection (DbtOvrdfProtect)	
Negative Available Balance of \$10.00 or less (per item)	FREE
Negative Available Balance over \$10.00 (per item)	\$ 10.00
<i>\$30 daily max per share account</i>	
Breeze Spending Account	FREE
Money Market Account	
• Minimum opening balance \$2,500	
Monthly Fee	FREE
Ultra Money Market Account	
• Minimum opening balance \$25,000	
• Dividends earned based on balances within each tier (See Dividend Rate sheet)	
Monthly Fee	
Average Daily Balance of \$25,000 or more	FREE
Average Daily Balance less than \$25,000	\$ 15.00
Notary Services (For transacting credit union business)	FREE
Online Banking	
PC Banking Access	FREE
Bill Payment	
Overnight Check Fee (per check)	\$17.95
Check Copies	
First 2 per month	FREE
Additional copies (each)	\$3.00
Par Value Closure (No response received)	\$ 1.00
Printout of Account Status	\$ 1.00
Research (per hour)	\$ 25.00
<i>This fee is in addition to other routine processing charges. If there are additional retrieval costs, the actual cost of the retrieval will also be assessed.</i>	
Retirement	
Premature Distribution	\$ 10.00
Recharacterization/Excess Contribution (each)	\$ 25.00
Transfer/Rollover (outgoing)	\$ 20.00
Returned Item (Non Sufficient /Uncollected Funds)	FREE
Safe Deposit Box (annual fee per box, listed by size)	
3x5	\$ 40.00
5x5	\$ 50.00
3x10	\$ 60.00
5x10	\$ 70.00
10x10	\$ 120.00
Lost Key Replacement (each)	\$ 25.00
<i>Any locksmith fees associated to box are at the member's expense</i>	
Savings Account	
• Minimum opening balance \$1	
Monthly Fee	FREE
Special Rate Savings Account	
• Minimum opening balance \$1,000	
Monthly Fee	FREE
Skip-A-Pay (per payment)	\$ 45.00
Statement Reconciliation	
Per Hour	\$ 25.00
Minimum Charge	\$ 12.50
Stop Payments	
All instruments (per item) Placed via branch or Contact Center	\$ 25.00
Performed via Online Banking (per item)	\$ 15.00
Cancellation of a Stop Payment	\$ 10.00
Temporary Checks (per each sheet of 4 checks)	\$ 2.00
Transfers	
Member initiated from Share to Share	FREE
Overdraft transfer from Share (per item)	FREE
Overdraft transfer from Credit Card or any Line of Credit (per item)	FREE
Verification of Deposit (each)	\$ 10.00
Visa Gift Card (each)	\$ 3.50
Visa Travel Money Card (each)	\$ 5.00
Wire Transfers	
Incoming	FREE
Outgoing	
Domestic	\$25.00
International Foreign Currency	\$40.00
International U.S. Currency	\$45.00



Federally Insured by NCUA

858.524.2850 or 800.500.6328

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