



SCHEDULE OF FEES

ACCOUNT FEES

Official/cashier's check.....	\$5 mbrs/\$10 non-mbrs
Money Order.....	\$2.40
Account history printout.....	\$5
Account research/reconciliation.....	\$25/hr (min 1 hr)
Stop Payment.....	\$32 (all items)
Account closure w/in 120 days.....	\$10
Check copy.....	\$5
Statement copy.....	\$5/statement
Christmas Club early withdrawal.....	\$10/wd
Check cashing.....	1% of amount ¹
Account maintenance.....	\$5/mo ²
IRA maintenance.....	\$10/yr
Returned item.....	\$32/item
Dormant Escheat.....	\$25
Document copy.....	\$5/item
Excessive withdrawals.....	\$5/wd (over 6 per qtr)
Money Market Plus	
Monthly.....	\$25/mo ³
Excessive withdrawals.....	\$5/wd (over 6 per mo)

CHECKING ACCOUNT FEES

Check printing.....	varies per design
Temporary checks.....	\$5 for eight
Non-sufficient fund items.....	\$32/item
Check representment.....	\$20/item
Overdraft Privilege.....	\$32/item
Overdraft Protection.....	\$5/item
Select Checking.....	\$10 to open; \$12/mo
Members Advantage Checking.....	\$10/mo ⁴
Simply Free Checking.....	Free (estatement req'd)
Personal Choice Checking.....	\$6/mo
Market Reward Checking.....	\$25/mo ⁵
Skeeters Checking.....	\$10 to open

CONVENIENCE FEES

Home Banking.....	Free
Online BillPayer.....	Free
Mobile Banking.....	Free
e-Statements.....	Free
iSnap Deposit (Remote Deposit).....	Free
P2P (Person to Person Transfer).....	\$.50/item
i2i Online Open Transfer	
Deposit to MSCU.....	\$5/item
Withdrawal from MSCU.....	\$5/item
Pre-authorized EFT NSF..... ¹	\$32/item
BillPayer NSF.....	\$32/item
ATM transaction (non MSCU ATMs).....	\$2.00
Visa Debit NSF.....	\$32/item

MISCELLANEOUS FEES

Visa gift card	
\$25-\$250.....	\$3.95; \$251-\$500..... \$5.95
Replacement card.....	\$7.00
Expedited replacement card (3 bus. days)....	\$75.00 ⁶
Legal judgments.....	\$25 (plus attorney's fees)
Outgoing wire transfer	
Domestic.....	\$20
Foreign.....	\$55 (plus any fees)
Incoming Wire (Direct).....	\$5
Incoming Wire (Pass Through).....	\$10
Phone Pay.....	\$8
Western Union wire - Domestic.....	\$20
Returned Mail (incorrect address).....	\$5/mo
Safe deposit box (available at Westchase Branch)	
3 x 5.....	\$25/yr
3 x 10.....	\$35/yr
5 x 10.....	\$65/yr
10 x 10.....	\$100/yr
Lost key.....	\$25
Drilling of box.....	\$150
Loan extension processing.....	\$25/loan
Skip a Pay processing.....	\$25/loan
Verification of Deposit.....	\$10
Loan payment returned.....	\$32/item
Express Mail.....	\$30
Release of Lien (add'l copy).....	\$25

¹Applies to members with savings only. No fee if matching funds available.

²If savings account only with less than \$250 balance

³Monthly fee charged only if balance falls below \$2500

⁴Monthly fee charged only if balance falls below \$500

⁵Monthly fee charged only if balance falls below \$5000

⁶Expedited fee in addition to card replacement fee