



SCHEDULE OF FEES

GENERAL ACCOUNT FEES

Official/cashier's check.....	\$5 mbrs/\$10 non-mbrs
Money Order.....	\$2.50
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
Check cashing.....	1% of amount ¹
IRA maintenance.....	\$12/yr
Returned deposit item.....	\$32/item
Dormant Escheat.....	\$25
Document copy.....	\$5/item

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 Transfer.....	\$5/item
Select Checking.....	\$10 to open; \$12/mo
Members Advantage Checking.....	\$10/mo ²
Simply Free Checking.....	Free (e-statement req'd)
Personal Choice Checking.....	\$6/mo
Market Reward Checking.....	\$25/mo ³
Skeeters Checking.....	\$10 to open

SAVINGS ACCOUNT FEES

Christmas Club early withdrawal.....	\$10/wd
Account maintenance.....	\$5/mo ⁴
Excessive savings withdrawals.....	\$5/wd (over 6 per qtr)
Money Market Plus	
Monthly.....	\$25/mo ⁵
Excessive withdrawals.....	\$5/wd (over 6 per mo)

CONVENIENCE FEES

Home Banking.....	Free
Online BillPayer.....	Free
Mobile Banking.....	Free
e-Statements.....	Free
Remote Deposit.....	Free
Popmoney	
Receive 2-3 business days	\$1.00
Receive Next Day	\$2.00
Request Money (deducted from amount)	\$1.00
ATM transaction (non MSCU/Allpoint ATMs).....	\$2.00

LOAN ACCOUNT FEES

Loan extension processing.....	\$25/loan
Skip a Pay processing.....	\$25/loan
Returned loan payment.....	\$32/item
Release of Lien (add'l copy).....	\$25
WebPay	
Recurring	Free
Express Pay	\$8

MISCELLANEOUS FEES

Replacement debit or credit card.....	\$10.00
Regular US Mail.....	\$5.00 ⁶
Expedited.....	\$40.00 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
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
Verification of Deposit.....	\$10
Express Mail.....	\$40

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

²Monthly fee charged only if balance falls below \$500

³Monthly fee charged only if balance falls below \$5000

⁴If savings account only with less than \$250 balance

⁵Monthly fee charged only if balance falls below \$2500

⁶Expedited fee in addition to card replacement fee