

SCHEDULE OF FEES AND CHARGES

GENERAL ACCOUNT FEES

Official/cashier's check.....	\$5 mbrs/\$10 non-mbrs
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 funds items.....	\$32/item
Check representment.....	\$20/item
Overdraft Privilege.....	\$32/item
Overdraft Transfer.....	\$5/item
Select Checking.....	\$10 to open; \$12/mo
reSource Checking	\$2/mo ² ; waived with 10 debit transactions in month
Emerald Checking	\$7/mo
Emerald+ Checking	\$10/mo ³

SAVINGS ACCOUNT FEES

Club account 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

Online Banking.....	Free
Online BillPayer.....	Free
Mobile Banking.....	Free
e-Statements.....	Free
Remote Deposit.....	Free
Zelle®	Free
ATM transaction (non MSCU/Allpoint)....	\$2.00
TransferNow	
Standard (up to 3 business days).....	Free
Next Day	\$5.00
Paper/printed statement	\$2/statement ⁶

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 Account Debit (ACH).....	Free
Recurring Pay by Debit Card.....	\$8
Express Pay	\$8
Pay by Phone with Rep Assistance.....	\$15
Visa® Foreign Currency Fee	1% of the transaction amount

MISCELLANEOUS FEES

Replacement debit or credit card.....	\$10.00
Regular US Mail.....	\$5.00 ⁷
Expedited.....	\$40.00 ⁷
Legal judgments.....	\$25 (plus attorney's fees)
Outgoing wire transfer	
Domestic.....	\$20
International	\$55 (plus any fees)
Incoming Wire (Direct).....	\$5
Incoming Wire (Pass Through).....	\$10 calculated in US dollars
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. Fee waived if matching funds available.

²Monthly fee waived for primary members under 18 and 65 and older.

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

⁴Monthly fee charged only if balance falls below \$250.

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

⁶Printed statement fee waived for primary members age 65 and older.

⁷Fee charged in addition to card replacement fee.

