



Members Financial
Federal Credit Union

P.O. Box 9609 - Midland, TX 79708

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Toll Free: (800) 869-0961

Website: www.membersffcu.org

FEE SCHEDULE
Effective December 15, 2017

Share Value Share Value

- Per Value of One Share \$25.00

Share Account Fees

- Overdraft Transfer No charge/ (6) per month
- Excessive Withdrawals/Transfers \$5.00/Withdrawal not to exceed (6) per month
- NSF Fee \$32.00/Item

Share Draft Value

- Opening Minimum \$50.00

Share Draft Account Fees

- NSF Fee \$32.00/Item
- OD Courtesy Pay Fee \$32.00/Item
- Stop Payment Fee \$32.00/Item
- Checks Varies by Style

Money Market Account Fees

- Excessive Withdrawals \$5.00/Withdrawal not to exceed (3) per month

Holiday Savings Account Fees

- Premature Withdrawals \$10/Withdrawal through October 31st

EFT Fees

- Ach Overdraft/courtesy Fee \$32.00/Item
- Debit Card Overdraft/courtesy fee \$32.00/Item
- Debit Card Temp. Limit Increase \$2.00/Each Time
- Debit Card Overnight (2day) Fee See Special Handling Form
- Debit Card Replacement Fee \$10.00/Card
- Pin Change/Reissue Fee \$2.00/Per Request
- Pin Overnight (2day) Fee See Special Handling Form

Loan Account Fees

- Credit Card Late Payment Fee \$29.00 Per occurrence
- Credit Card Over Limit Fee \$29.00
- Credit Card Return Payment Fee \$29.00/Item
- Reissue Credit Card Fee \$10.00/Card
- Late Payment Fee All Other Loans \$5% of payment with a max/\$35.00

Other Service Fees - Applicable to All Accounts

- Account History Printout \$2.00/Printout
- Account Reconciliation \$20.00/Hour (Minimum \$20.00)
- Account Research \$25.00/Hour (Minimum \$25.00)
- Account Statement Copy \$1.00/Per page
- Check Cashing (No fee with activity on account) \$5.00 or 2% of Check/Whichever is greater
- Copy of Checks \$2.00/Copy
- 1098/1099 Copy Fee \$2.00/Copy
- Deposited Item Return Fee (3rd Party) \$15.00/item
- Deposited Item Return Fee (Member's Own check on another FI) \$25.00/Item
- Dormant Account Handling \$15.00/Quarterly after 12 months inactivity Some exceptions may apply
- Early Account Closure \$15.00/Within 90 days of opening
- Escheatment Fee Up to \$50.00 max
- Fax (outgoing) \$1.00/Page Local
- Fax (Outgoing) \$2.00/Page Long Distance
- Gift Card \$5.00/Card
- Money Order \$1.00 /Money Order
- Phone Account Inquiry (no fee for ages 65 & over) \$1.00/Request
- ECM Payment Processing Fee \$7.50/Payment
- ECM Payment Processing Return Fee \$20.00/Item
- Photocopy Fee \$0.25/Page
- Overnight Courier Service \$40.00/Item
- Returned Mail \$5.00/Item
- 2nd/3rd Chance Checking Service Fee \$10.00
- Cking Acct Charge off/Reopening Fee \$25.00
- Temporary Check \$0.50/Check \$2.00/(5) Checks
- Third Party Credit Union Check \$2.00/Check
- Western Union (Person to Person) \$25.00/Transfer
- Wire Transfers (Outgoing) \$20.00/Domestic

*The fees appearing in this schedule are accurate and effective for all accounts as of the stated Effective Date.

If you have any question, or for current rates and fee information on your account, please contact Members Financial Federal Credit Union at
432-520-3443 or 1-800-869-0961.

