

# Business Account Fee Schedule



3777 West Rd., PO Box 1208  
East Lansing, MI 48826-1208

<b>Minimum Balance Fee</b>	
Small Business Checking .....	None
Standard Business Checking .....	\$15.00 / month
Money Market Business Checking .....	\$25.00 / month
Activity Business Checking .....	\$20.00 / month
IOLTA Money Market Checking .....	None
<b>Excess Transaction Fees</b>	
Business Spartan Saver .....	\$0.25 per item
Business IMMA .....	\$0.25 per item
Small Business Checking .....	\$0.25 per item
Standard Business Checking .....	\$0.25 per item
Money Market Business Checking .....	\$0.25 per item
Activity Business Checking .....	\$0.15 per item
Business Sweep .....	\$0.25 per item
IOLTA Money Market Checking .....	None
<b>Sweep Feature Fee</b> .....	\$10.00 (if aggregate account balance is less than \$25,000)
<b>eDeposit (Remote Deposit Capture)</b>	
Standard Scanning Option .....	FREE
High-Speed Scanning Option .....	\$35.00 per month
<b>Online Banking via ComputerLine</b> .....	
FREE	
<b>Bill Payment Fees</b>	
Electronic / ACH .....	FREE
Paper .....	20 Free / \$0.75 after
<b>Currency Fees</b>	
Provide Currency .....	Up to \$2,500 free per day / then \$0.10 per \$100
Provide Coin .....	Up to \$1,000 free per day / then 1.0%
Deposited Coin .....	Up to \$1,000 free per day / then 1.0%
<b>Wire Transfer Fees</b>	
Domestic Wire Transfer .....	\$25.00 for sending
International Wire Transfer .....	\$40.00 for sending
Incoming Wire Transfer .....	\$5.00 for receiving
Returned Wire Fee .....	\$5.00 for sending
<b>International Item Fees</b>	
International Currency - Ordering .....	\$14.00
Processing International Checks	
Canadian Checks .....	\$10.00
International Checks (eligible for short collection) .....	\$35.00
International Checks (requiring long collection) .....	\$100.00

<b>Check Fees</b>	
Cashier's Checks .....	\$5.00
Money Orders .....	\$3.00
Temporary Checks .....	\$1.00 per page
<b>Card Fees</b>	
Credit / Debit / ATM Card Replacement .....	\$10.00
Non-CO-OP Network ATM .....	\$1.00 per transaction
<b>International Service Assessment (ISA)</b>	
ATM & PIN-Based POS Transactions .....	1.0% of the International Transaction Amount
Signature-Based Transactions .....	3.0% of the International Transaction Amount
Calculated after the transaction has been converted to U.S. dollars.	
<b>Miscellaneous Fees</b>	
Bond Coupon Processing .....	\$10.00
Canceled Check Copy .....	\$5.00
Statement Copy .....	\$5.00
Stop Payment .....	\$25.00
Research/Checkbook Balancing (min. 1 hour) .....	\$50.00/hour
Legal Processing .....	\$50.00
Overdraft Notice (Paper) .....	\$5.00
Non-Sufficient Funds (NSF) .....	\$30.00
Share Collection .....	\$30.00
Garnishment / Levy .....	\$75.00
Returned Deposited Item	
Domestic .....	\$15.00
International .....	\$40.00
Early Account Closure .....	\$20.00
Dormant Account .....	\$5.00 / month
Escheat Fee .....	\$75.00

**For inquiries, contact us at:**  
Michigan State University Federal Credit Union  
3777 West Rd., PO Box 1208  
East Lansing, MI 48826-1208  
[msufcu.org/business](http://msufcu.org/business)  
800-678-4968 or 517-333-2424 Ext. 4848

