

Business Account Fee Schedule

Minimum Balance Fee	
Business Spartan Saver.....	None
Business IMMA.....	None
Small Business Checking.....	None
Standard Business Checking.....	\$15.00 per month
Money Market Business Checking.....	\$25.00 per month
Activity Business Checking.....	\$20.00 per month
Business Sweep.....	None
IOLTA Money Market Checking.....	None
Monthly Transaction Fees	
Business Spartan Saver ¹	\$0.25 per item
Business IMMA ¹	\$0.25 per item
Small Business Checking ²	\$0.25 per item
Standard Business Checking ³	\$0.25 per item
Money Market Business Checking ⁴	\$0.25 per item
Activity Business Checking.....	\$0.15 per item
Business Sweep ¹	\$0.25 per item
IOLTA Money Market Checking.....	None
¹ No fee for first 25 transactions. ³ No fee for first 300 transactions. ² No fee for first 100 transactions. ⁴ No fee for first 500 transactions.	
Sweep Feature Fee	\$10.00 (if aggregate account balance is less than \$25,000)
eDeposit (Remote Deposit Capture)	
Standard/Mobile Scanning Option.....	FREE
High-Speed Scanning Option.....	\$35.00 per month
Online Banking via ComputerLine®	
FREE	
Bill Payment Fees	
Electronic / ACH.....	FREE
Paper.....	20 Free per month / \$0.75 each for 21+
Currency Fees	
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 Currency.....	Up to \$20,000 free per day/then \$0.10 per \$100 plus secure transport fee up to \$50
Deposited Coin.....	Up to \$1,000 free per day/then 1.0%
Wire Transfer Fees	
Domestic Wire Transfer.....	\$25.00 for sending
International Wire Transfer.....	\$50.00 for sending
Incoming Wire Transfer.....	\$5.00 for receiving
Returned Wire Fee.....	\$5.00 for sending
International Item Fees	
International Currency - Purchasing.....	\$15.00
Processing International Checks	
Canadian Checks.....	\$10.00
International Checks (eligible for short collection).....	\$35.00
International Checks (requiring long collection).....	\$100.00
Check Fees	
Cashier's Check.....	\$5.00
Money Order.....	\$3.00
Temporary Checks.....	\$1.00 per page

Card Fees

Credit / Debit / ATM Card Replacement.....	\$10.00
Rush Card Fee	
Domestic.....	\$20.00
International.....	\$35.00
Visa Gift Card.....	\$4.00
Reloadable Visa Prepaid Gift Card.....	\$4.00
Reload Existing Reloadable Visa Prepaid Card.....	\$2.50
Non-CO-OP Network ATM ⁵	\$1.00 per transaction

⁵ A Non-CO-OP Network ATM fee may be charged for each inquiry and each transaction at such an ATM and multiple fees could be charged during the same ATM session. Non-CO-OP Network ATMs are those not owned by MSUFUCU or third parties participating in the CO-OP Network.

International Service Assessment (ISA)⁶

ATM & PIN-Based Transactions.....	1.0% of the International Transaction Amount
Signature-Based Transactions.....	3.0% of the International Transaction Amount

⁶ International transactions are transactions initiated at an ATM that dispenses currency other than U.S. dollars or with a merchant who processes the transaction in a country other than the U.S. International transactions include internet and other transactions initiated in the U.S. with a merchant who processes the transaction in a foreign country. ISA is calculated after the transaction has been converted to U.S. dollars.

Miscellaneous Fees

Bond Coupon Processing.....	\$10.00
Canceled Check Copy.....	\$5.00
Statement Copy.....	\$5.00
Stop Payment.....	\$25.00
Research.....	\$50.00 per hour
Overdraft Notice (Paper).....	\$5.00
Overdraft Notice (Electronic).....	FREE
Non-Sufficient Funds (NSF) ⁷	\$30.00
Overdraft Fee ^{7,8}	\$30.00
Garnishment / Levy.....	\$75.00
Returned Deposited Item	
Domestic.....	\$15.00
International.....	\$50.00
Early Account Closure.....	\$20.00
Dormant Account.....	\$5.00 per month
Escheatment.....	\$75.00

⁷ You may be charged an Overdraft fee or NSF fee, as applicable, each time a transaction is presented for payment and the available balance is insufficient, even if the transaction was previously rejected and a fee was previously charged. For example, a transaction you authorize (such as a check or an ACH debit) may be presented or submitted for payment multiple times and MSUFUCU will determine whether or not the available balance is sufficient to pay the transaction each time it is presented or submitted. This means you could be charged multiple fees (including multiple NSF fees or a combination of multiple NSF fees and an Overdraft fee) for one transaction that you authorized. Note: It is the merchant (or other individual or entity), not MSUFUCU, that determines when and through which payment channel to present or submit a transaction against your account (and whether to re-present or resubmit a transaction that was previously rejected).

⁸ Overdrafts are protected with Balance Shield and a fee will not be assessed if the available balance is negative \$5.00 or less.

For inquires, contact us at:

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