



SERVICE FEE SCHEDULE

Checking Account Fees

Totally Green Checking.....	FREE
Classic Checking.....	\$5.00 / minimum balance fee
Money Market Checking.....	\$5.00 / minimum balance fee
Rebuild Checking.....	\$10.00 / month

Check Fees

Personal Check Printing.....	Based on check style
Temporary Checks.....	\$1.00 / page
Cashier's Checks.....	\$5.00
Money Order.....	\$3.00

Wire Transfer

Domestic Wire Transfer.....	\$25.00 for sending
International Wire Transfer.....	\$50.00 for sending
Incoming Wire Transfer.....	\$5.00 for receiving
Returned Wire.....	\$5.00

International Item Fees

International Currency - Purchasing.....	\$15.00
Processing International Checks	
Canadian Checks.....	\$10.00
International Checks requiring short collection.....	\$35.00
International Checks requiring long collection.....	\$100.00
Returned International Checks.....	\$40.00

ComputerLine	FREE
Bill Payment	FREE

Card Fees

Replacement Cards	
ATM.....	\$5.00
Debit or Credit.....	\$5.00
Non-CO-OP Network ATM.....	\$1.00 / transaction

International Service Assessment (ISA)

ATM & PIN-Based Transactions.....	1.00% of the International Transaction Amount
Signature-Based Transactions.....	3.00% of the International Transaction Amount

* ISA does not apply to Platinum Plus or Visa Signature Credit Cards.
Calculated after the transaction has been converted to U.S. dollars.

SERVICE FEE SCHEDULE

(CONTINUED)

Miscellaneous Fees

Bond Coupon Processing.....	\$10.00
Canceled Check Copy.....	\$5.00
Coin Machine Use (Nonmembers).....	10% fee
Consumer Loan Late Payment.....	\$25.00
Courtesy Pay ^{1,2} (Overdraft).....	\$30.00
Courtesy Pay for Debit ^{1,2} (Overdraft).....	\$30.00
Dormant Account.....	\$5.00 / month
Garnishment/Levy.....	\$75.00
Non-Sufficient Funds (NSF) ¹	\$30.00
Overdraft Transfer Notice (Paper).....	\$5.00
Research.....	\$25.00 / hour
Returned Deposited Item.....	Domestic \$15.00 International \$50.00
Escheatment.....	\$75.00
Skip-A-Pay Application.....	\$35.00
Share Collection.....	\$30.00
Statement Copy.....	\$5.00
Stop Payment.....	\$25.00
Telephone-Initiated ACH (TEL).....	\$5.00
Phone Transfer.....	FREE

¹ You may be charged a Courtesy Pay, Courtesy Pay for Debit, 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 MSUFCU 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 a Courtesy Pay fee) for one transaction that you authorized. Note: It is the merchant (or other individual or entity), not MSUFCU, 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).

² Courtesy Pay and Courtesy Pay for Debit (when opted in) are protected with Balance Shield and a fee will not be assessed if the available balance is negative \$5.00 or less.