



Schedule of Service Charges

(effective January 7, 2025)

This Schedule of Service Charges is part of the Account Agreements and Disclosures for Michigan State University Federal Credit Union (MSUFCU). Within this document, the words "we," "us," and "our" refer to MSUFCU, and the words "you" and "your" refer to you as a recipient of services we provide.

Checking Account Service Charges	
Totally Green Checking	No Charge
Totally Gold Checking	No Charge
Classic Checking <i>Maintain a daily minimum balance of \$500 to avoid the monthly minimum balance charge.</i>	\$5.00 monthly minimum balance charge
Money Market Checking <i>Maintain a daily minimum balance of \$2,000 to avoid the monthly minimum balance charge.</i>	\$5.00 monthly minimum balance charge
Rebuild Checking <i>Use another checking account type or a credit card to avoid the monthly service charge.</i>	\$10.00 monthly
No Dividend Checking <i>Maintain a daily minimum balance of \$500 to avoid the monthly minimum balance charge.</i>	\$5.00 monthly minimum balance charge

Account Overdraft Charges	
Non-Sufficient Funds (NSF)	No Charge
Non-Sufficient Funds (NSF), Courtesy Pay, or Overdraft Transfer Notice	
Electronic	No Charge
Paper¹	\$2.00
<i>Select electronic notices to avoid paper notice charges.</i>	
Courtesy Pay Daily Usage²	
Check or ACH	\$30.00 per day
Debit Card	\$30.00 per day
<i>Setting up eAlerts and Overdraft Transfers with links from shares or lines of credit can help avoid Courtesy Pay Daily Usage charges.</i>	

Account Service Charges	
Cashier's Check <i>Use a debit card, online bill payment, or a personal check to avoid the cashier's check charge.</i>	\$5.00
Check Copy <i>Obtain a check copy from our mobile app or ComputerLine® to avoid the check copy charge.</i>	\$5.00
Checkbook Balancing <i>Obtain statement copies from our mobile app or ComputerLine® to balance the account yourself to avoid the checkbook balancing charge.</i>	\$25.00 per hour
Coin Machine Use	
Member	No Charge
Nonmember	10% of transaction amount
<i>Open an account to avoid the nonmember coin machine use charge.</i>	
Convenience Loan Payment or Account Deposit	
ACH TEL	\$7.95 per payment attempt
Pay-By-Debit	\$7.95 per payment attempt
<i>Use a check, transfer from an MSUFCU account, or use online bill payment to avoid the ACH TEL (Telephone-Initiated Entry, a one-time ACH deposit or payment to your account) or Pay-By-Debit convenience charge.</i>	
Dormant Account <i>Perform a transaction within the account annually to avoid the dormant account charge.</i>	\$5.00 monthly
Escheatment <i>Perform a transaction within the account annually to avoid the escheatment charge.</i>	\$75.00 per each base account escheated
Legal Processing	
Garnishment	\$75.00 per each garnishment received
Levy	\$75.00 per each levy received
Mobile App and ComputerLine®	No Charge
Money Order <i>Use a debit card, online bill payment, or personal check to avoid the money order charge.</i>	\$3.00
Notary	\$1.00 per page after 2 pages
Online Bill Payment — Pay Bills	No Charge
Personal Check Printing, Checkbook Covers, and Accessories <i>Use a debit card or online bill payment to avoid the check printing charge.</i>	Varies depending on the style of check ordered, starting at \$16.00

¹Paper notice charges may be assessed each time a transaction is presented, even if the transaction was previously rejected and a charge was previously assessed. This means you could be assessed multiple paper notice charges (including multiple NSF notice charges or a combination of multiple NSF notice charges and an overdraft transfer notice charge or Courtesy Pay notice charge) for one transaction that you authorized. ²Balance Shield allows members to overdraft their eligible checking accounts by \$50.00 or less with no charges assessed except for applicable paper notice charges. Balance Shield applies to both Courtesy Pay and Courtesy Pay for Debit (when opted in) on eligible checking accounts and associated debit cards.

Account Service Charges — Continued

Phone Transfer	No Charge
Research <i>Obtain a statement from our mobile app or ComputerLine® to avoid the research charge.</i>	\$25.00 per hour
Returned Deposited Check	
Domestic	No Charge
International	\$50.00
<i>Ask the sender to use a wire transfer to avoid the returned deposited check charge.</i>	
Skip-A-Pay	\$35.00
Statement Copy <i>Obtain a statement from our mobile app or ComputerLine® to avoid the statement copy charge.</i>	\$5.00
Stop Payment	\$25.00
Temporary Checks <i>Use a debit card or online bill payment to avoid the temporary check charge.</i>	\$1.00 per page of 3 checks
Expedited Mailing	
Domestic	\$30.00
International	\$40.00
<i>Visit a branch or request traditional mail shipping to avoid the expedited mailing charge.</i>	

ATM, Debit, and Credit Card Charges

Replacement ATM Card, Debit Card, or Credit Card <i>Save your debit card or credit card to your mobile wallet for use to avoid the replacement card charge.</i>	\$5.00
VISA Gift Card <i>Use M2Msm, a personal check, or cash to avoid the VISA Gift Card charge.</i>	\$4.50
Non-CO-OP Network ATM³ <i>Use a CO-OP Network ATM to avoid the non-CO-OP Network ATM charge.</i>	\$1.00 per transaction

International Currency, Check Processing, and Service Assessment Charges

International Currency Purchase <i>Use a debit card or credit card to avoid the international currency purchase charge.</i>	\$20.00
International Currency Sale <i>Use a debit card or credit card to avoid the international currency sale charge.</i>	\$20.00
International Check Processing	
Canadian Checks	\$10.00
International Check - Standard	\$35.00
International Check - Federal Reserve	\$100.00
<i>Ask the sender to wire funds to avoid the international check processing charge.</i>	
International Service Assessment (ISA)⁴	
ATM and PIN-Based Transactions	1.00% of Transaction Amount
Signature-Based Transactions	3.00% of Transaction Amount
<i>Use a Platinum Plus VISA Credit Card or VISA Signature® Credit Card to avoid the ISA charge.</i>	

Safe Deposit Box Charges

Annual Safe Deposit Box Rental	
3x5x24	\$30.00
5x5x24⁵	\$35.00
3x10x24	\$40.00
5x10x24	\$60.00
10x10x24	\$120.00
10x15x24⁶	\$200.00
Safe Deposit Box Drilling	Starting at \$280
Safe Deposit Box Replacement Key	\$35.00

Wire Transfer Charges

Incoming Domestic Wire Transfer	No Charge
Incoming International Wire Transfer	No Charge
Outgoing Domestic Wire Transfer <i>Use a personal check, debit card, ACH, or online bill payment to avoid the domestic wire transfer charge.</i>	\$25.00
Outgoing International Wire Transfer <i>Use a personal check, debit card, ACH, or online bill payment to avoid the international wire transfer charge.</i>	\$50.00

³A non-CO-OP Network ATM charge may be assessed for each inquiry and each transaction at such an ATM, including a balance inquiry. Multiple charges could be assessed during the same ATM session, such as a balance inquiry fee and a withdrawal fee. Non-CO-OP Network ATMs are those not owned by us or third parties participating in the CO-OP Network.

⁴International 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 United States. International transactions include internet and other transactions initiated in the U.S. with a merchant who processes the transaction in a foreign country. ISA charge is calculated after the transaction has been converted to U.S. dollars. ⁵Only at Algonquin, IL branches: 2400 N. Huntington Drive and 800 E. Algonquin Road ⁶Only at the MSUFCU headquarters building: 3777 West Road, East Lansing, Michigan

