

Service Fee Schedule



Checking Account Fees

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

Check Fees

Personal Check Printing..Based on check style, starting at \$16.00	
Temporary Checks.....	\$1.00/page
Cashier's Check.....	\$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

ComputerLine.....FREE

Bill Payment.....FREE

Card Fees

Replacement Cards	
ATM.....	\$5.00
Debit or Credit.....	\$5.00
Rush Card Fee	
Domestic.....	\$20.00
International.....	\$35.00
Visa Gift Card.....	\$4.00
Reloadable Visa Prepaid Card.....	\$4.00
Reload Existing Reloadable Visa Prepaid Card.....	\$2.50
Non-CO-OP ¹ Network ATM.....	\$1.00/transaction

¹ 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 MSUCU or third parties participating in the CO-OP Network.

International Service Assessment (ISA)²

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

² ISA does not apply to Platinum Plus or Visa Signature Credit Cards. 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

ACH TEL (one-time ACH deposit or payment to MSUFCU Account).....	\$5.00
Bond Coupon Processing.....	\$10.00
Canceled Check Copy.....	\$5.00
Coin Machine Use (Nonmembers).....	10% fee
Courtesy Pay ^{3,4} (Overdraft).....	\$30.00
Courtesy Pay for Debit ^{3,4} (Overdraft).....	\$30.00
Dormant Account.....	\$5.00/month
Garnishment/Levy.....	\$75.00
Non-Sufficient Funds (NSF) ³	\$30.00
Notary.....	First 2 pages free, \$1.00 for each additional page
Overdraft Transfer Notice (Paper).....	\$5.00
Overdraft Transfer Notice (Electronic).....	FREE
Research/Checkbook Balancing.....	\$25.00/hour
Returned Deposited Item.....	Domestic \$15.00 International \$50.00
Escheatment.....	\$75.00

Safe Deposit Boxes (at select locations)

3"x5"x24".....	\$30.00/year
3"x10"x24".....	\$40.00/year
5"x10"x24".....	\$60.00 / year
10"x10"x24".....	\$120.00/year
10"x15"x24".....	\$200.00/year
Drilling to Open a Box.....	\$280.00
Lost Key.....	\$35.00

Skip-A-Pay.....	\$35.00
Statement Copy.....	\$5.00
Stop Payment.....	\$25.00
Phone Transfer.....	FREE

³ 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 present again or resubmit a transaction that was previously rejected).

⁴ 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.