

Miramar Federal Credit Union

SCHEDULE OF FEES

Effective February 15, 2012

ACCOUNT FEES:

Accounts closed within 90 days of open date	\$5.00	
Account Reconciliation / Research	\$20.00	Per hour
Compliance with legal Order	\$50.00	Each
Bank Wire (outgoing-domestic) (Incoming Free)	\$15.00	
Bank Wire (outgoing-international)	\$35.00	
Cashier's Checks Payable to Third Party	\$3.00	
Checks or Electronic checks paid NSF	\$27.00	
Collection Item	\$15.00	
Copy Fees (Checks, MO, Cashiers Checks)	\$3.00	
Deposit of Rolled Pennies	\$0.10	Roll
Foreign Check Deposit	\$5.00	
Inactive checking account fee (12 months inact)	\$5.00	Per mo
Membership Fee (one-time, non-refundable)	\$5.00	
Minimum Balance Fee****	\$5.00	Per qtr
Overdraft from LOC	\$0.00	
Overdraft from Share Account	\$1.00	
Regulation D Excessive Withdrawal	\$5.00	
Returned Deposit or Payment (members check)	\$20.00	
Returned Deposit or Payment	\$10.00	
Revoked Electronic Withdrawal	\$15.00	
Stop Payment on Cashier's Check or MO	\$15.00	
Stop Payment on each check or series of checks	\$15.00	
Stop Payment on Electronic Withdrawal	\$10.00	
Trace on International Bank Wire	\$30.00	
Verification of Deposit	\$5.00	
ACH Outgoing Origination (incoming free)	\$5.00	

SERVICES

American Express Travelers Checks	1.0%	* of Value
American Express Travelers Checks for Two	1.5%	* of Value
American Express Gift Checks	\$2.50	* Each
Attachments/Garnishments	\$50.00	Each
Notary Services on MFCU Documents	No Charge	
Notary Services for Members (first document)	No Charge	
Same Day Additional Documents	\$5.00	
Notary Services for Non-CU Documents	\$10.00	
Western Union Wire	\$10.00	+ Cost
Money Orders	\$3.00	

IRA FEES

Custodial	No Charge
Premature Distribution	\$15.00
Rollover/Transfer	\$25.00
Termination	\$25.00

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ATM AND DEBIT CARD FEES**

Additional or Replacement Cards	\$5.00
Copy of Credit Transaction	\$5.00
Card Re-encode	No Charge
Deposit Error Correction	\$10.00
Empty Envelope	\$25.00
Initial Card + One	No Charge
MFCU Photographs	\$3.00
Network Photographs if available	\$25.00
NSF Transactions	\$27.00
Overdraft from Share Account	\$1.00
PIN Re-issue	\$3.00
Point of Sale Withdrawals	No Charge
Transactions:	
Miramar FCU ATM	No Charge
CO-OP Network	No Charge
MoneyPass Network	No Charge
Other Network Withdrawals - Plus ATM Owner Fees**	\$1.50
Other Network Balance Inquiries - Plus ATM Owner Fees**	\$0.50

BILL PAYMENT FEES

Account Re-activation	\$25.00
Bill Payment Returned	\$20.00
Overdraft fee	\$27.00
Proof of Payment (not necessitated by a dispute)	\$10.00
Stop payment on a Bill Payment Check	\$20.00
Written Correspondence to Payee	\$10.00

LOAN FEES

Lien Satisfy / Duplicate Title	\$20.00
Locator Service	\$25.00
Returned Payment / NSF Payment Transfer	\$20.00
Skip a Payment	\$25.00

* Fee waived with member balance*** of \$5,000 or more.

** ATM owners and Point of Sale (POS) merchants may charge additional fees.

*** Member balance consists of all shares under one account number.

**** Applied to an average savings account balance of less than \$100.

No other services. Waived with direct deposit or for minor accounts.