

Minerva Area Federal Credit Union Fee Schedule

EFFECTIVE: 11/01/2022 (Updated 8/16/2022)

(Truth in Savings Disclosure)

Share & Share Draft Account Fees (Savings and Checking)

ACH Fee for Non-Member \$35 per item

Non-Sufficient Funds (NSF)/Overdraft Fee \$35 per item/per return*
(Example: ACH debit & Check)

*** We may charge a fee EACH TIME an item is submitted or resubmitted for payment.**

Deposited Item Returned \$25 per item/per return*

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Stop Payment \$15 per item

Image of Check \$3 per item

Paper Statement \$2 per statement

Other Service Fees (applicable to all accounts)

Fax (up to 10 pages) \$1

Account Reconciliation \$25 per hour

Account Research \$25 per hour AND \$.20 per page
(PLUS Mileage where applicable)

Domestic Wire Transfer \$40 Outgoing; \$10 Incoming

International Wire \$50 (Outgoing and Incoming)

Dormant Account Fee \$5 per month (24 months or more dormant status)

Account Closure \$5, if closed within 30 days of opening

Account Transfer \$5, if more than once per month

Account Reopening Fee \$5

Return Mail/Wrong Address \$3 per item

Check Cashing Fee \$3 per check*

Phone Transfer Fee \$5 per transfer (NO FEE with Online Banking)

Convenience Fee for Loan Payments made BY PHONE with Debit/Credit Card \$6.95 per transaction
NO FEE for In-Person loan payments made via Debit/Credit card

* Waived for \$100 share balance, current checking account, current loan, or regular monthly direct deposit or payroll or social security, etc.

MAFCU Debit Card Fees

First New Card Issued \$10

Additional Card \$25 Any Replacement within 12 months of last card ordered

Moneypass ATM \$4 per transaction - AFTER 8 "no fee" transactions monthly

Non Moneypass ATM \$2 per transaction

***Additional fees may apply for rush orders, changing PIN, special orders, or specialized services.