

## **Minerva Area Federal Credit Union Fee Schedule**

**EFFECTIVE: 9/01/2024** (Updated 6/30/2024)

(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.	
Stop Payment	\$25 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 Reopening Fee	\$10
Return Mail/Wrong Address	\$3 per item
Garnishment/Attachments Fee	\$50
Legal Research Fee	\$50
Check Cashing Fee	\$5 per check*

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

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**

### **MAFCU Debit Card Fees**

First New Card Issued	\$10
Additional Card	\$25 Replacement card (unexpired card)
PIN change fee In Office	\$2
Moneypass ATM	\$4 per transaction - AFTER 8 "no fee" transactions monthly
Non Moneypass ATM	\$4 per transaction

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