



Multi-Schools Federal Credit Union

Fee Schedule

Effective April 20, 2022

General Services/Share (Saving)	Fee
Primary Share (Savings)	Free
Close Account (<i>within 6 months</i>)	\$5.00
Reopen Account (<i>within 6 months</i>)	\$10.00
Excessive Account Use (<i>4 free transactions per month</i>)	\$4.00/ea (<i>each</i>)
Copy of Statements or Transaction History	FREE (<i>for past 12 mo. otherwise \$3/page</i>)
Copy of Deposited Check (<i>if available</i>)	\$10.00/ea
Overdrawn Item (<i>ACH or Debit</i>)	\$35.00/ea
Insufficient Fund/Uncollected Funds (<i>ACH or Debit</i>)	\$35.00/ea
Inactive Accounts (<i>after 2 years-Dormant</i>)	\$20.00/year
Share Stop Payment (<i>ACH or Debit</i>)	\$25.00/ea
Home Banking	Unlimited/Free
Mobile Banking (<i>Remote Deposit</i>)	Unlimited/Free
Return Deposit/Remote Deposit Return	\$35.00/ea
Phone Transaction/Inquiry	Unlimited/Free
Share Draft (Checking)	Fee
Personal Draft (<i>Checking Account</i>)	Free
Organization Draft (<i>Checking Account</i>)	Free
Stop Payment, Renewal, Release (<i>ACH, Debit or Draft</i>)	\$25.00/ea
Overdrawn Item (<i>ACH, Debit or Draft</i>)	\$35.00/ea
Insufficient Fund/Uncollected Funds (<i>ACH, Debit or Draft</i>)	\$35.00/ea
Overdraft Transfer from Savings (<i>Fee after 3rd consecutive day</i>)	\$3.50/ea <i>after 3rd day</i>
Copy of Paid Draft (<i>Check</i>)	\$7.50/ea
Check Printing	Varies by Style
Inactive Account (<i>1 year – close; transferred to share account</i>)	Notified – <i>Closed after no contact</i>
Home Banking	Unlimited/Free
Electronic Bill Pay – <i>Only with Draft Accounts</i>	Unlimited/Free
Insufficient Funds/Uncollected Funds Bill Pay Service	\$35.00/ea
Mobile Banking – <i>Must have Home Banking (Remote Deposit)</i>	Unlimited/Free
Return Deposit/Remote Deposit Return	\$35.00/ea
EMV ATM/Debit Card	Fee
EMV ATM/Debit Card Fee	Free
EMV ATM/Debit Card Replacement (<i>lost/stolen or damaged – 1 free per year</i>)	\$10.00/ea
ATM Transactions (<i>NON-Surcharging ATM</i>)	Unlimited/Free
ATM Balance Inquiry	Unlimited/Free
ATM Deposit Error/Empty Envelope	\$35.00/ea
Inactive Account (<i>after 1 year</i>)	Notified – <i>Closed after no contact</i>



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Loans	Fee
Application Fee	\$10.00/per borrower
Refinancing Fee (<i>refinanced less than 60 days from previous finance date</i>)	\$45.00/per occurrence
Late Fee (<i>14 day grace from due date</i>)	\$45.00/per month delinquent
Secure Title Lien Fees	Varies by State Forms
Returned Payment (<i>Draft/ACH</i>)	\$35.00/ea
Annual Fee	None

Other	Fee
Certified Checks	Free
Certified Check Stop Payment, Renew, Release or Replaced	\$30.00/ea
Certified Check Copy	\$10.00/ ea
Bad Address	\$5.00/occurrence
Account Reconciliation & Research (<i>minimum charge \$10.00</i>)	\$15.00/Hour
Escheat Fee	\$75.00
Christmas Club – November Disbursed (<i>after 3 withdrawals per year</i>)	\$5.00/ea (<i>each after (3) three withdrawals</i>)
Vacation Club – June Disbursed (<i>after 3 withdrawals per year</i>)	\$5.00/ea (<i>each after (3) three withdrawals</i>)

The above fees are subject to change.

For a copy of the current fees, contact Multi-Schools Federal Credit Union Wampum Office 724-740-1444, Riverside Office 724-201-0198, or email creditunion@rbcSD.com.

Website multischoolsfcu.org