



# Multi-Schools Federal Credit Union

## Fee Schedule

Effective February 25, 2020

General Services/Share (Saving)	Fee
Close Account ( <i>within 6 months</i> )	\$5.00
Reopen Account ( <i>within 6 months</i> )	\$10.00
Excessive Account Use ( <i>Accordance with Regulation D after (6) six withdrawals in one month</i> )	\$4.00/ea ( <i>each</i> )
Copy of Statements or Transaction History	FREE ( <i>for past 24 mo. otherwise \$3/page</i> )
Copy of Certified Check Payable to Third Party	\$10.00/ea
Copy of Deposited Check ( <i>if available</i> )	\$10.00/ea
Overdrawn Item	\$35.00/ea
Insufficient Fund/Uncollected Funds	\$35.00/ea
Return Deposited Item	\$35.00/ea
Inactive Accounts ( <i>after 2 years-Dormant</i> )	\$20.00/year
ACH Stop Payment	\$20.00/ea
Home Banking	Unlimited/Free
Mobile Banking – Must have Home Banking ( <i>Remote Deposit</i> )	Unlimited/Free
Remote Deposit Return Deposit	\$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 or Draft</i> )	\$25.00/ea
Overdrawn Item	\$35.00/ea
Insufficient Fund/Uncollected Funds	\$35.00/ea
Overdraft Transfer from Savings ( <i>Fee after 3<sup>rd</sup> consecutive day</i> )	\$3.50/ea <i>after 3<sup>rd</sup> 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 – <b>Only</b> with Draft Accounts	Unlimited/Free
Insufficient Funds/Uncollected Funds Bill Pay Service	\$35.00/ea
Mobile Banking – <b>Must have</b> Home Banking ( <i>Remote Deposit</i> )	Unlimited/Free
Remote Deposit Return Deposit	\$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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<b>Loans</b>	<b>Fee</b>
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

  

<b>Other</b>	<b>Fee</b>
Certified Checks	Free
Certified Check Stop Payment, Renew, Release or Replaced	\$30.00/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@rbcasd.com](mailto:creditunion@rbcasd.com).