



# Multi-Schools Federal Credit Union

## Fee Schedule

Effective November 20, 2024

General Services/Share (Saving)	Fee
Primary Share (Savings)	Free
Close Account ( <i>within 6 months</i> )	\$10.00
Reopen Account ( <i>within 6 months</i> )	\$10.00
Copy of Statements or Transaction History	FREE ( <i>for past 6 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 1 year - Dormant</i> )	\$15.00/year
Share Stop Payment ( <i>ACH or Debit</i> )	\$30.00/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
Return Mail Fee	\$7.50/ea
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> )	\$30.00/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
Mailing Fee ( <i>additional USPS fee, you will be charged difference</i> )	\$25.00/ea minimum
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 – Closed after no contact
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 – Closed after no contact



# Multi-Schools Federal Credit Union

## Fee Schedule

Effective February 1, 2023

<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
Mailing Fee ( <i>additional USPS fee, you will be charged difference</i> )	\$25.00/ea <i>minimum</i>

  

<b>Other</b>	<b>Fee</b>
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	\$100.00
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> )
Mailing Fee ( <i>additional USPS fee, you will be charged difference</i> )	\$25.00/ea <i>minimum</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).

Website [multischoolsfcu.org](http://multischoolsfcu.org)