

**MOUNTAIN EMPIRE FEDERAL CREDIT UNION****FEE SCHEDULE (Revised May 1, 2017)****Christmas and Vacation Club Fees**

Early Withdrawal Fee	\$15.00 per withdrawal
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**Electronic Funds Transfer Fees**

ACH NSF Overdraft	\$30.00 per item
ACH Item Paid – Courtesy Pay	\$30.00 per item
ACH Stop Payment	\$25.00 per item
ATM/Debit Card NSF Overdraft	\$30.00 per item (opt-in required)
ATM/Debit Card Courtesy Pay	\$30.00 per item (opt-in required)
ATM Withdrawal or Transfer – Out of Network	\$1.00 each at ATMs not owned by Credit Union
ATM Inquiry – Out of Network	\$0.50 per inquiry
Debit Card Replacement	\$10.00; \$50.00 for Rush Order
Debit Card PIN Reorder	\$5.00
Bill Payment	\$6.00/month after 90 days inactive

**Loan/VISA Credit Card Fees**

Loan Late Payment	10% of monthly payment
Credit Card Late Fee	Up to \$25.00
Credit Card Replacement	\$10.00; \$50.00 for Rush Order
Credit Card PIN Reorder	\$5.00

**Miscellaneous Fees**

Account History Printout	\$2.00 per page
Account Reconciliation & Research	\$25.00 per hour (1 hour minimum)
Check Cashing – Non Member	\$25.00 per check
Copy of Statement	\$5.00 per statement
Excessive Reg D Transfers/Withdrawals (more than 6 per month)	\$2.00 each (excludes in-person, ATM withdrawals, MEFCU loan transfers)
FAX	\$1.00 per page
Legal Process (Subpoena, Research fee/Lien/Levy/Garnishment)	\$50.00
Membership – Inactive (waived for minors)	\$5.00/Month charged to accounts that have no activity for 12 months and balance below \$100.00
Membership – Closed	\$10.00 if account is closed within 6 months
Membership – Reopen	\$25.00 within 12 months after closing
Returned Deposited Item:	
Written by Third Party	\$5.00 per item
Written by Member	\$25.00 per item
Loan/VISA Payment	\$25.00 per item
Returned Mail Fee	\$5.00 each returned item
Statements Printed and Mailed	\$1.00 per statement (eStatements – no charge)
Teller Check (not payable to member)	\$2.00 per check
Teller Check – Replacement	\$5.00 per check
Verification of Account	\$5.00
VISA Gift Cards	\$3.00 purchase fee

**Share Draft (Checking) Fees**

Copy of Share Draft (online – no charge)	\$2.00 per copy
Share Draft NSF Overdraft	\$30.00 per item
Share Draft Paid – Courtesy Pay	\$30.00 per item
Share Draft Stop Payment	\$25.00 per item
Share Drafts Order	Prices vary depending upon style

**Wire Transfer Fees**

Outgoing – Domestic	\$15 per wire
Outgoing – International	\$35 per wire