

Members 1st Credit Union Fee Schedule

Effective Date September 1, 2017

Checking Account

Checking Account	\$3.00 per month
Checking Account with Direct Deposit	FREE (direct deposit must be reoccurring)
Platinum Plus Checking (\$1,000) Minimum	\$5 per month if minimum is not maintained
Check Orders	Prices Vary 1 box free per year for Secure Club Members
Copy of Check	\$3.00 per item
Check Copy Faxed	\$5.00 per item

Debit Cards

Transactions at ATM Owned by Members 1 st (10 Browne Ct, Guilford Country Store)	FREE
Transactions at Falcon Cooperative ATMs	\$0.75 per transaction
Transactions at Other ATMS	\$1.50 per transaction
PIN Based Point-of-Sale (POS) Transactions	\$0.50 per transaction
Signature Based Point-of-Sale Transaction	FREE
Replace or Change PIN	\$10.00 per PIN
Replace Lost/Stolen Card	\$10.00 per Card
New Card	FREE

CUMoney Everyday Spend Prepaid Card*

New Card or Reissue	\$3.00 per card
Add / Reload Funds	\$0.50 per add / reload
Minimum Initial & Reload amount	\$10.00

*See CUMoney Everyday Spend fee Summary for applicable third party fees

CUMoney TravelMoney Pre-Paid Card

New Card or Reissue	\$3.00 per card
To Add /Reload Funds	\$2.00 per add/reload
Minimum Reload	\$100.00

*See CUMoney TravelMoney fee Summary for applicable third party fees

Insufficient Funds	\$25.00 per item
Overdraft Transfer (if enrolled)	\$2.00 per transaction
Stop Payment	\$15.00 per stop payment
Account Reconciliation	\$10.00 per hour
Account Research	\$10.00 per hour
Early Account Closing (6 months)	\$10.00
Dormant Accounts (2 years/2 returned pieces of mail)	\$5.00 per month
Online Banking	FREE
eStatements	FREE
Statement Copy	\$2.00 per statement
Telephone Transfer (under \$50)	\$1.00 per transfer
Call 24	FREE
Outgoing Domestic Wire Transfer	\$15.00 per Wire Transfer
Outgoing International Wire Transfer	\$30.00 per Wire Transfer
Money Orders	\$1.50 per Money Order \$1.00 per Money Order for Secure Club Members
Bank Checks	\$2.00 per check
Notary for Members	FREE

The fees appearing in this schedule are accurate and effective for deposit accounts as of the last dividend declaration date indicated in the "Truth in Savings" disclosure. If you have any questions or require current rates and fee information on your account, please call Members 1st Credit union at (802) 257-5131.