

Effective August, 18 2014

MONTHLY RELATIONSHIP FEE

\$2.50 per month waived with a loan or aggregate deposit balances greater than \$250.

Also waived on student and youth accounts. (Through age 22)

CHECKING SERVICES

Courtesy Pay Fee	\$30
Checking NSF Fee	\$30
Checking/ACH Stop Pay Fee	\$30
Return Deposited Item Fee	\$30
Check Copy Fee	\$5
Counter Checks	\$1 for 4

ELECTRONIC SERVICES

Online Bill Pay Expedited ACH Fee	\$5
Online Bill Pay Expedited Check Fee	\$25
Outgoing Wire Transfer Fee (Domestic)	\$20
Incoming Wire Transfer Fee (Domestic)	\$10
Outgoing International Wire Transfer Fee	\$50
Incoming International Wire Transfer Fee	\$10
ATM/Debit/Credit Card Replacement Fee	\$10
ACH/ACH Origination/Bill Pay/ATM NSF Fee	\$30

ATM SERVICES

On Non-MCFCU ATM's and POS's

\$.75 per transaction on Local Networks or \$1.50 per transaction on Nationwide Networks.

ATM TRANSACTIONS (per month):

Associate	I		Partner	Students
4 Free		8 Free	Unlimited Free	Unlimited Free
				(Through age 22)

SAVINGS SERVICES

Close/Reopen Account Fee within 90 days \$25

Christmas Club Withdrawal Fee \$10 per (prior to October 21st) Withdrawal

Overdraft Transfer Fee (Limit 6 per month) \$3

MISCELLANEOUS SERVICES

Cashier's Check Fee \$5 Money Order Fee \$2 Statement Copy Fee/Account Printout \$2 each \$3 small/\$5 Lamination Fee full sheet Garnishment Fee \$50 Child Support Enforcement \$5 Foreign Item Collection \$25 Money Order Replacement or Photocopy \$15 Fax Service \$1 per page Inactive Account Fee (After 24 months \$2 per month inactivity) Incorrect Address \$5 Visa Gift Cards \$4 Account/Debit Card/Credit Card \$20 per hr. Research/Balancing Fee

SHARED BRANCHING



Telephone Transfer Fee (Partner Members - Free)

5,000 + Locations

\$3

Over 50 locations within 50 miles of Defiance! **Download the App!**

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