



**MembersFirst CT**  
FEDERAL CREDIT UNION

# FEE SCHEDULE

Main Office  
285 Broad Street  
Meriden, CT 06450  
(203) 237-6424

Count on Us . . .

## FEE SCHEDULE

Effective October 1, 2016

### SHARE DRAFT FEES

Insufficient Funds and Courtesy Pay .....	\$30.00
Stop Payments .....	\$20.00
Closed Account Clearings .....	\$10.00
Micro Film Check copy .....	\$ 5.00
Non-member Check Cashing .....	\$ 5.00
Reconcilement per hour .....	\$25.00
Transfers to cover drafts ( <i>Same Acct.</i> ) .....	\$ 3.00
Transfers to cover drafts ( <i>Secondary</i> ) .....	\$15.00
Reinstatement after being closed .....	\$10.00
Account Activity Printout .....	\$ 2.00
Pay By Phone .....	\$ 5.00

### CHECK COLLECTIONS

Return Check Fee .....	\$20.00
Redeposit of Returned Item .....	\$ 5.00
Stop Payments on Corp. Checks .....	\$10.00
ACH Returns - Insufficient Funds & Courtesy Pay .....	\$30.00
Check Collection Item .....	\$10.00

CORPORATE BANK CHECK ..... \$ 3.00

### MONEY ORDERS (up to \$1,000)

Each .....	\$2.00
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### WIRE TRANSFERS

United States ( <i>Same Day</i> ).....	\$20.00
International .....	\$40.00
Incoming Wire .....	\$10.00

### STATEMENTS OF ACCOUNTS

Copy of Each .....	\$2.00
Mail Return Statement .....	\$5.00

### DEBIT CARD FEE

Reissue PIN Number/Debit Card .....	\$5.00
Debit Card / ATM Insufficient Funds & Courtesy Pay .....	\$30.00

MINIMUM SHARE FEE (per month) .... \$2.50

*If the balance in your Primary Share Account falls below \$25.00*

BANK GARNISHMENT/LEVY ..... \$50.00

SUBORDINATION AGREEMENT ...\$100.00

Return of Foreign Currency .....\$25.00

## OTHER SERVICE FEES

Notary Fee ..... First Page Free  
Each additional page ..... \$5.00

Mortgage Closing Notary and Witness Fee ..... \$50.00

Account/Loan Verification ..... \$5.00

Telephone Transfer / Inquiry .....\$ 2.00

IRA Closeout Fee ..... \$25.00

Account Research Fee (*per hour*) ..... \$25.00

Account Closeout Fee (within 6 months of open date) ..... \$25.00

Escheatment fee ..... \$25.00

Web Bill Pay Monthly Fee ..... \$5.95

### LEGAL FEE REIMBURSEMENT:

Any legal fees incurred by the credit union to respond to a legal document served on the credit union on a members account will be reimbursed by the member.

## CHECKING PROGRAMS

**1. Youth Program:** (*Ages 16-22*) Free Checks (*up to 100 Per year*). Reimbursement of ATM Service Charge for college students.

**2. All Members:** Free Checks (*up to 100 Per year*). Additional orders Paid by Member

**3. Debit Card:** A Debit Card is available for all Checking account users. Utilized for ATM Withdrawals and Merchant Purchases. May be denied due to poor credit history, overdrafts, or loan delinquency. Member of the ALLPoint and SUM ATM Surcharge Free Networks. For a complete listing of Free ATM Locations visit our website at MemberFirstCTFCU.com

## MEMBER SERVICES

- Savings Accounts
- Checking Accounts
  - Debit Card
  - Free ATM Networks
    - Sum ATM and AllPoint
  - Free Checks (*up to 100 per year*)
  - Web Bill Pay
  - Courtesy Pay
  - Overdraft Protection Loans
- Online banking
- Telephone “Quick” Teller
- Direct Deposit, ACH Transactions
- Outside Night Drop
- On-Site ATM with deposit capabilities
- Vacation and Christmas Clubs
- Money Market Accounts
- Certificate of Deposit
- Escrow Accounts
- IRA Accumulator Accounts
- IRA Certificate of Deposits
- Personal Loans
- Visa Credit Cards, Classic and Platinum
- Student Visa
- New and Used Car Loans
  - GAP Insurance
  - Extended Warranty Insurance
  - Credit Life and Disability Insurance
- Fixed Rate 1st and 2nd Mortgages
- Home Equity Lines of Credit
- Corporate/Bank Checks, Money Orders
- EZForex Foreign Currency Services
- **Free Insurance Products:**
  - Accidental Death/Dismemberment Insurance to \$3,000.00
  - \$1,000.00 Matching Life Insurance
- **Low Cost Group Insurance:**
  - Life Insurance: Term and Whole Life
  - Car and Home Owner
- HSA Accounts

GBC-9/16

## COURTESY PAY PROGRAM

Courtesy Payment is an overdraft program that allows members with direct deposit to overdraw their checking account to a predetermined limit of \$500.00. The credit union will pay an insufficient funds item and assess a \$30.00 insufficient funds fee. Courtesy Pay is not meant to be a line of credit and excessive use will result in the credit union revoking the privilege.

To be eligible a member must have a checking account in good standing and be on direct deposit of their payroll. The maximum limit per member is \$500.00 or the amount of their direct deposit, whichever is less. The overdraft must be paid within 15 business days. If payment is not received within 20 days an additional fee of \$30.00 will be assessed.

**The credit union may revoke the Courtesy Pay privilege at any time. The member may opt out of the Courtesy Program as well. If you do not wish to have the Courtesy Pay available to you please notify a Member Service Representative at 203-237-6424 ext 5.**

### **Disclosure:**

**MembersFirst CT FCU may refuse to pay an overdraft at any time, even though we may have previously paid the overdrafts.** The account holder will be notified by mail and/or email of any Non-Sufficient Funds (NSF) items paid. MembersFirst CT FCU has no obligation to notify the account holder before we pay or return an item. The amount of any overdraft(s), plus all applicable fees and charges on an account, are due and payable upon demand. If we pay an overdraft on an account with more than (1) owner on the account, each owner is jointly liable for such overdrafts plus NSF and/or Courtesy Pay charges.

## OTHER DISCLOSURES

**1. Statements:** Statements are mailed monthly or forwarded electronically at members' request. Canceled Drafts are not returned.

- a. Photocopies can be obtained by completing a form and paying a fee of \$5.00 per check.

**2. Lost, Stolen or Forged Drafts:**

- a. Contact Credit Union Immediately.

**3. Denial:** A member may be denied a share draft account, debit card or have their share draft privileges revoked based on one or more of the following criteria:

- a. Poor credit history
- b. Previous loan delinquencies
- c. Bad check history
- d. Overdrafts

**4. Account Change:** The Credit Union reserves the right to change this account to another type if, in the Credit Union's judgement, the change is not adverse to the member. The Credit Union will notify the member at least 30 days before the change is in effect. If the Credit Union determines that a change to another type of account would be adverse to the member, the change will not be made without the member's approval.

**5. Dividends:** Dividends are based on the Credit Union's earnings and cannot be guaranteed.