

## 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
Title Processing Fee.....	\$ 45.00
Duplicate Title Fee .....	\$ 25.00
Mortgage Release Fee .....	\$ 60.00
Loan Extension-1 Month .....	\$ 25.00
Check Order-New Account First Order.....	Free
Check Order-62 & Over (1 Order Per Year).....	Free
Check Order-21 & Under (1 Order Per Year) ...	Free

### LEGAL FEE REIMBURSEMENT:

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

## OTHER DISCLOSURES

1. Denial: A member may be denied a share draft account, or an existing account may be closed, based on one or more of the following criteria:
  - a. Previous Loan Delinquencies
  - b. Bad Check History
  - c. OverdraftsThe Credit Union will notify the member at least 30 days before the change is in effect.
2. Dividends: Dividends are based on the Credit Union's earnings and cannot be guaranteed.
3. Visa Debit Cards: Debit cards that are inactive more than 45 days will be automatically closed.

## FEE SCHEDULE

Effective March 24, 2024

### SHARE DRAFT FEES

Insufficient Funds and Courtesy Pay .....	\$ 30.00
Stop Payments .....	\$ 25.00
Closed Account Clearings.....	\$ 10.00
Micro Film Check Copy.....	\$ 5.00
Non-Member Check Cashing (\$1000.00 max) \$	5.00
Reconciliation Per Hour.....	\$ 25.00
Transfers to Cover Drafts (Same Acct.) .....	\$ 3.00
Transfers to Cover Drafts (Secondary) .....	\$ 15.00
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 \$1,000.00) Each.....	\$ 2.00

### WIRE TRANSFERS

United States (Same Day).....	\$ 20.00
International.....	\$ 40.00
Incoming Wire.....	\$ 10.00

### STATEMENTS OF ACCOUNTS

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

### 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
<i>(If the balance in your Primary Share Account falls below \$25.00)</i>	
Bank Garnishment/Levy.....	\$ 75.00
Subordination Agreement.....	\$ 100.00
Return of Foreign Currency .....	\$ 25.00



**MembersFirst CT**  
FEDERAL CREDIT UNION

# FEE SCHEDULE

**Main Office**

**285 Broad Street**

**Meriden, CT 06450**

**(203) 237-6424**

**Wallingford Branch**

**163 Washington Street**

**Wallingford, CT 06492**

**(203) 265-0420**

*Count on Us...*

## MEMBER SERVICES

- Savings Accounts
  - Checking Accounts
    - Debit Card
    - Free ATM Networks
    - Sum ATM and AllPoint
    - eStatements
    - 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 Accounts
  - Escrow Accounts
  - IRA Accumulator Accounts
  - IRA Certificate Accounts
  - 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/Displacement Insurance to \$3,000.00
- Low Cost Group Insurance:
- Life Insurance: Term and Whole Life
  - Car and Home Owner
  - HSA Accounts

## COURTESY PAY PROGRAM

### DEFINITION

Courtesy Payment is an overdraft program that allows members with direct deposit or members in good standing to overdraw their checking accounts to a predetermined limit. MembersFirst CT FCU will permit overdrafts at the credit union’s discretion.

### PURPOSE

To give members an additional option for overdraft coverage that allows them to avoid additional merchant fees. Courtesy pay will save members both late fees and embarrassment.

### ELIGIBILITY REQUIREMENTS

To be eligible for Courtesy Payment members must comply with the following:

- Be at least 18 years of age and a member in good standing
- Have an active checking account
- Available on personal & business accounts

### NOT ELIGIBLE FOR PROGRAM

Any of the following criteria will make a member ineligible for the courtesy payment option:

- Anyone who has caused the Credit Union a loss
- Anyone with a loan payment 30 days or more past due
- New account open less than 60 days
- No deposit history

### COURTESY PAY FEE

\$30.00 per item

### WHAT IS COVERED

1. On-us items cleared through the Federal Reserve or in-house
2. ACH payments such as insurance premiums and membership dues.

### ITEMS NOT COVERED BY COURTESY PAY

Internal electronic payments and transfers are not covered under this program.

### MAXIMUM OVERDRAFT LIMIT

Maximum limit per member is generally \$500.

### REPAYMENT

Maximum repayment period is 15 business days. Funds will be repaid with next direct deposit and/or additional funds deposited to the checking account.

### NOTIFICATION

Members who use the program will be notified via written notification that specific share drafts were covered by the Credit Union and what charges are owed to MFCTFCU. Account status of members no longer eligible for courtesy pay services will be updated monthly. Courtesy pay charges will show on member’s monthly statements with a special description.

### COLLECTION ISSUES

The Credit Union reserves the right to revoke the Courtesy Pay privilege at any time; however, the general course of action is as follows:

1. 30 days negative: Privileges revoked and member notified in writing. Once letter is sent, a Warning Message will be placed on the members account that reads “Courtesy Pay Revoked” Collection Dept. involved at this point.

### PENALTY FEES FOR LATE PAYMENTS

After the first 20 days, if no payments have been made, an additional fee of \$30 will be assessed.

### 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.