

Members Federal Credit Union Rate & Fee Schedule

Membership

Membership Fee.....	\$5.00
Youth Account (Superheroes Savings Club).....	FREE

Checking

Advantage Checking Accounts	FREE
Overdraft Courtesy Transfer.....	FREE
Non-Sufficient Funds (Personal Account)	\$27.00
Non-Sufficient Funds (Business Account).....	\$27.00
Return Deposited Item (Personal Account).....	\$25.00
Return Deposited Item (Business Account)	\$25.00
Self-to-Self Return Deposited Item.....	\$30.00
Stop Payment.....	\$27.00
Check Copy (Personal Account)	\$2.00
Check Copy (CU Check)	\$5.00
Check Orders	Varies
Temporary Checks (first 10 FREE with check order).....	\$0.50 ea.
Account Reconciliation/Balancing	\$25.00/hr

Auto/RV Loans

Refinance	the higher of 1% or \$200
Colorado Auto Title & Filing.....	\$25.00
GAP Insurance	24-60 mths...\$300..... 72-84 mths...\$325.00
Tax Saver Loan Filing.....	\$103.00
Uniform Commercial Code Filing	\$28.80
Coupon Book.....	\$10.00
Subsequent Action (one per loan/addtl)	FREE/ \$15.00
Late Fee (over 10 days past due)	\$25.00
Duplicate Titles	\$10.00
Life, Disability and Unemployment Credit Insurance	Varies

Mortgage and Equity Loans

Refinance	the higher of 1% or \$200
Title Insurance.....	Determined by Issuer
Verification of Deposit.....	FREE
Appraisal (if required)	Cost
Home Equity Fixed Filing	Varies
Home Equity Variable V2 Filing.....	Varies
Late Fee	\$25.00
Subordination Fee	\$150.00
Life, Disability and Unemployment Credit Insurance	Varies

VISA Debit Card/ VISA Credit Card

VISA Debit Card	FREE
VISA Credit Card.....	FREE
VISA Credit Card Fraud Alert.....	FREE
PIN Select (in person)	FREE
Reissue PIN (mailer)	\$1.00
ATM Withdraw (first 10 a month/thereafter)	FREE/ \$2.00
Photocopy of Sales Draft.....	\$5.00
Card Replacement.....	\$12.00
Emergency Card.....	Cost
Late Fee (Credit Card over 10 days past due).....	\$25.00

Effective 8/1/2010

(303) 755-2572 or (877) 755-2572 www.mbrcu.com

Safe Deposit Box

Annual Rent for Various Sizes:

5"x5"	\$40.00
3"x10"	\$50.00
5"x10"	\$60.00
3"x5"	\$35.00
Late Payment (over 30 days).....	\$5.00
Drilling (abandoned box, etc.).....	Cost
Lost Key.....	\$35.00

Funds Transfer Fees

Virtual Branch Account to Account.....	FREE
CheckFree ZashPay.....	\$0.50
Fast Cash	\$5.00
Bank Wire.....Outgoing...\$17.00 Incoming.....	\$7.00
Western Union.....	\$20.00
Bank Wire International.....	\$35.00

Additional Services

Virtual Branch Online Banking	FREE
Online Bill Pay	FREE
Telephone Teller (automated transaction information)	FREE
Money Orders (\$1,000 maximum).....	\$2.00
CU Draft (first two a month/thereafter)	FREE/ \$2.00
Coin Counting up to \$100.....	FREE
Coin Counting \$100-\$199	\$5.00
Coin Counting per \$100 over \$199	\$1.00
Notary Service (member only).....	FREE
U.S. Savings Bonds.....	FREE
Signature Guarantee (member only).....	FREE
Overnight Document.....	Higher of \$20 or Cost
Account Research (one hour minimum).....	\$25.00/hr
Cash Advance Non-MFCU Card	\$25.00
Foreign Item Collection	\$20.00
Check Exchange (non-member)	\$10.00
Member Check Cash – Balance < \$100 & No Loans.....	\$10.00
Non-Member Check Cash (on us item).....	\$10.00
Fax/Photocopy Fee (member only)	\$1.00 per page
Shared Branch Deposit (first six a month/thereafter)	FREE/ \$2.00
Shared Branch Withdrawal (first six a month/thereafter)	FREE/ \$2.00

Account Maintenance

Early Christmas Club Withdraw (greater).....	Dividends/ \$25.00
Early Certificate Withdraw	Varies on Term
Account Closure (within six months of opening)	\$15.00
Bad Address/Postal Address Correction	\$5.00/mth
Stmt Copies (current quarter/prior quarter)	\$2.00/ \$10.00
Garnishment Service.....	\$50.00
Account Maintenance Fee (after one year).....	\$5.00/mth
Reopen Savings Account	\$10.00
Money Market Withdraw (over three/month)	\$27.00
Reg D Violation.....	\$5.00
ATM Deposit Correction/Empty Envelope.....	\$5.00

Effective 8/1/2010

(303) 755-2572 or (877) 755-2572 www.mbrcu.com