

# MSB Fee Disclosure

## MSB Fees

Transaction Processing Fees.....	\$0.60 Per Deposit and \$0.20 Per Item
Monthly Maintenance Fee.....	\$300

## Remote Deposit Capture

See MSB Commercial RDC Service Agreement for fees and charges for these services

## ACH Origination Services

See MSB ACH Origination Agreement for fees and charges for these services

## Currency Purchased

Full Strap.....	\$6.00
Half Strap.....	\$3.00
Loose Bills.....	\$0.05 Per Bill
Coin Order.....	\$7.00 Per Box
Cash Order.....	\$60.00
Same Day Cash Order.....	\$120.00
Cash Order Against Uncollected Funds.....	\$95.00
Management Approval Required	
Self Service Coin Counting.....	2.00%

## Other Miscellaneous Fees

Account Closing (If Closed Within 90 Days of Opening).....	\$5.00
Account Research (Per Hour).....	\$10.00
Cashier Check .....	\$5.00
Copy of Check.....	\$3.00
Debit Card International Service Assessment Fee.....	2%
Domestic Wire Fee.....	\$25.00
Domestic Wire Fee Through Business Online Banking.....	\$20.00
Domestic wire transfer requests must be received before 4:00 PM EST on a business day to be sent the same day. Requests made after 4:00 PM EST will be sent on the next business day.	
Escheat Processing Fee.....	\$50.00

## Other Miscellaneous Fees Cont.

Express Pay Online Authorization (CU Employee Assisted).....	\$10.00
Express Pay Online Authorization (Self-service).....	\$2.00
Foreign ATM Withdrawal (Non Dort/Non Co-Op).....	\$2.00
Foreign Bank Draft.....	\$25.00
Foreign Items Deposited (Plus Costs).....	\$25.00
Garnishment, Levy, or Court Order Processing Fee.....	\$75.00
Inactive Membership (Monthly Fee).....	\$5.00
Charged to accounts with cumulative balances below \$1,000, with no activity within last year. Waived for minors and members taking advantage of certain services.	
Incoming Wires (Per Wire).....	\$10.00
International Wire Fee.....	\$50.00
International Wire Fee Through Business Online Banking.....	\$40.00
International wire transfer requests must be received before 3:00 PM EST on a business day to be sent the same day. Requests made after 3:00 PM EST will be sent on the next business day.	
Manual Cross-Member Telephone Transfer.....	\$3.00
Manual Draft Clearing Fee.....	\$15.00
Manual Telephone Transfer.....	\$3.00
Money Order Fee.....	\$3.00
Non-Member On Us Check Cashing Fee.....	\$5.00
Non-Sufficient Funds (NSF).....	\$25.00
Includes ACH, EFT, ATM, and Debit Card Transactions.	
One Month Account History Print Out.....	\$1.00
Overdraft Transfer.....	\$3.00
Positive Pay.....	\$50.00
Return Deposited Item.....	\$10.00
Statement Copy.....	\$3.00
Stop Payment Fee (Check, Money Order, ACH, ETC).....	\$25.00
Temporary Checks (4).....	\$3.00
Undeliverable Address Fee.....	\$5.00
Visa Gift Cards.....	\$5.00
Visa Debit or Credit Card Replacement Fee.....	\$10.00
Wire Tracer.....	\$60.00

