

## 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) .....          | \$27.00    |
| Return Deposited Item (Business Account) .....          | \$27.00    |
| 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 .....                                     | \$325.00                  |
| Tax Saver Loan Filing .....                             | \$103.00                  |
| Uniform Commercial Code Filing .....                    | \$28.80                   |
| Coupon Book .....                                       | \$10.00                   |
| Subsequent Action (one per loan/add'l) .....            | FREE/ \$25.00             |
| Late Fee (over 10 days past due) .....                  | \$25.00                   |
| Duplicate Titles .....                                  | \$10.00                   |
| Life, Disability and Unemployment Debt Protection ..... | 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 Debt Protection ..... | 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      |
| VISA C.C. Life, Disability & Unemployment Debt Protection ..... | Varies       |

Effective 11/1/2011

**(303) 755-2572 or (877) 755-2572 [www.mbrcu.com](http://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.....                                | \$8.00  |
| Bank Wire.....Outgoing..\$20.00 Incoming..... | \$7.00  |
| Western Union.....                            | \$25.00 |
| Bank Wire International.....                  | \$40.00 |

**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/ \$5.00           |
| VISA Gift Card.....   | \$2.50                 |
| 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                   |
| 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.....                                 | \$35.00                |
| 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           |
| Qwik Loan Application.....                                      | \$20.00                |
| Phone Transaction Fee (when self-service options not used)..... | \$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.....          | \$.50/mth          |
| Stmt Copies (current quarter/prior quarter).....    | \$2.00/ \$10.00    |
| Garnishment Service.....                            | \$50.00            |
| Account Maintenance Fee (after one year).....       | \$.50/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             |

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