

**Members Federal Credit Union  
Rate & Fee Schedule**

**Membership**

Membership Fee.....	\$5.00
Youth Account (Superheroes Savings Club).....	<b>FREE</b>

**Checking**

Advantage Checking Accounts .....	<b>FREE</b>
Overdraft Courtesy Transfer .....	<b>FREE</b>
Non-Sufficient Funds (Personal account).....	\$27.00
Non-Sufficient Funds (Business account) .....	\$27.00
Return Deposited Item (Personal account).....	\$20.00
Return Deposited Item (Business Account) .....	\$20.00
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 ... \$0.50 ea. (first 10 <b>FREE</b> with check order)	
Online Bill Pay.....	<b>FREE</b>

**Auto/RV Loans**

Refinance .....	the higher of 1% or \$100
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/add'l).....	<b>FREE</b> /\$15.00
Late Fee (Over 10 days past due).....	\$25.00

**Mortgage and Equity Loans**

Refinance .....	the higher of 1% or \$100
Title Insurance.....	Determined by Issuer
Verification of Deposit.....	<b>FREE</b>
Appraisal (if required).....	Cost
Home Equity Fixed Filing.....	Varies
Home Equity Variable V2 Filing .....	Varies
Late Fee.....	\$25.00

**Visa Debit Card/ Visa Credit Card**

VISA Debit Card.....	<b>FREE</b>
VISA Credit Card.....	<b>FREE</b>
VISA Credit Card Fraud Alert .....	<b>FREE</b>
PIN Select (in person) .....	<b>FREE</b>
Reissue PIN (mailer) .....	\$1.00
ATM Withdraw (first 12 a month/thereafter).....	<b>FREE</b> /\$2.00
Photocopy of Sales Draft.....	\$5.00
Card Replacement .....	\$12.00
Emergency Card.....	up to \$50.00
Over Limit Fee (Credit Card).....	\$15.00
Late Fee (Credit Card over 10 days past due) .....	\$25.00

Effective 3/8/2010

**(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

**Insurance**

Single Credit Life (per \$1,000 owed).....	\$0.50
Joint Credit Life (per \$1,000 owed) .....	\$0.80
Single Disability (per \$1,000 owed).....	\$1.60
Joint Disability (per \$1,000 owed) .....	\$2.64

**Wire Fees**

Fast Cash (first five a month/thereafter).....	<b>FREE</b> /\$5.00
Western Union .....	\$20.00
Bank Wire.....Outgoing...\$17.00 Incoming.....	\$7.00
Bank Wire International .....	\$35.00

**Additional Services**

Money Orders (\$1,000 maximum) .....	\$2.00
CU Draft (first two a month/thereafter).....	<b>FREE</b> / \$2.00
Coin Counting up to \$100 .....	<b>FREE</b>
Coin Counting \$100-\$199 .....	\$5.00
Coin Counting per \$100 over \$199 .....	\$1.00
Notary Service (member only).....	<b>FREE</b>
U.S. Savings Bonds.....	<b>FREE</b>
Signature Guarantee (member only) .....	<b>FREE</b>
Overnight Document .....	Higher of \$20 or Cost
Account Research (one hour minimum).....	\$25.00/hr
Cash Advance Non-MFCU Card.....	\$25.00
TT&L .....	\$10.00
Foreign Item Collection .....	\$2.00
Check Exchange (Non-Member).....	\$10.00
Member Check Cash- Balance < \$100 & No Loans .....	\$5.00
Non-Member Check Cash (On us item).....	\$10.00

**Account Maintenance**

Early Christmas Club Withdraw (greater).....	Dividends/\$25.00
Early Certificate Withdraw .....	Varies on Term
Internet Banking.....	<b>FREE</b>
Telephone Teller (automated transaction information) .....	<b>FREE</b>
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

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