

7/1/2007

MIAMI FIREFIGHTERS

FEDERAL CREDIT UNION

FEE SCHEDULE *

SHARE ACCOUNTS

MEMBERSHIP FEE (ONE TIME)	\$ 10.00	WAIVED
MINIM BALANCE TO MAINTAIN ACCOUNT	\$ 5.00	
ACCOUNT CLOSED WITHIN 90 DAYS	\$ 25.00	

Share Drafts

NSF	\$ 29.50	
PAID NSF	\$ 29.50	
STOP PMTS	\$ 29.50	
CANCELLATION OF STOP PAYMENT	\$ 20.00	
COPIES OF CHECKS	\$ 5.00	
SHARE DRAFT ORDERS	C+\$2.00	
50 & OVER SHARE DRAFT ORDERS	Standard	WAIVED
TEMPORARY CKS (EACH)	\$ 0.50	

ACH

NSF	\$ 29.50
STOP PMTS	\$ 29.50

Domestic Wires

INCOMING	\$ 10.00
OUTGOING	\$ 15.00
INCOMING WIRE TRACE	\$ 10.00

International Wires

INCOMING	\$ 25.00
OUTGOING	\$ 35.00
INCOMING WIRE TRACE	\$ 10.00

Deposited Returned Items

FIRST TIME	\$ 20.00
SECOND TIME	\$ 20.00
SHARE BRANCH / ATM DEPOSITS	\$ 20.00
DEPOSITED RET CKS FROM SELF (ME TO ME)	\$ 35.00

CU TELLER Checks

TELLER CHECKS (Me to Me)	\$ 5.00	WAIVED
TELLER CHECKS <\$1,000.00 (Third Party)	\$ 5.00	
STOP PAYMENTS	\$ 30.00	

Transfers

Share to Share	\$ 2.00	WAIVED
MONEY MARKET TRANSFERS (after 4 transfers)	\$ 2.00	WAIVED

ATM/DEBIT

INITIAL CARD FEE	\$ 10.00	WAIVED
ATM TRANSACTION FEE'S	\$ 1.50	WAIVED
WITHDRAWALS (OVER 5 PER MONTH)	\$ 1.50	WAIVED
ATM / POS OVERDRAFT	\$ 29.50	
CARD REPLACEMENT (EXPRESS)	\$ 20.00	
Pin REPLACEMENT	\$ 10.00	WAIVED

Visa

ANNUAL FEE	\$ 25.00	WAIVED
VISA LATE FEES	\$ 20.00	
ACCOUNT CLOSED WITHIN 90 DAYS	\$ 10.00	
LOST / REPLACEMENT CARD (EXPRESS)	\$ 20.00	
OVER THE LIMIT FEES	\$ 20.00	
PHONE PMTS	\$ 5.00	

Loans

LOAN APPLICATION FEE (CONSUMER)	\$ 25.00	*
LOAN APPLICATION FEE (MORTGAGE)	\$ 150.00	*
LOAN LATE FEES	\$ 10.00	

Online Banking

MONTHLY SERVICE	\$ 9.95	WAIVED
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BILL PAYING

MONTHLY SERVICE	\$ 7.95	WAIVED
POSTAL FEES	\$ 0.45	WAIVED
STOP PMTS	\$ 29.50	
ACH NSF	\$ 29.50	
RE REGISTRATION FEE	\$ 10.00	

Shared Branch Network

WITHDRAWALS	\$ 1.50	WAIVED
DEPOSITS	\$ 1.50	WAIVED

Safe Deposit

RENTALS

3x5	\$ 30.00
5x5	\$ 40.00
3x10	\$ 50.00
5x10	\$ 80.00
10x10	\$ 125.00
DRILL BOX	\$ 100.00
LOST KEYS	\$ 20.00

Statements

INTERIM STATEMENT	\$ 5.00
ACCOUNT PRINTOUTS (PER PAGE)	\$ 1.00
COPIES OF ORIGINAL (CERTIFIED)	\$ 10.00

Miscellaneous

TRAVELERS CKS (TWO PARTY) - PER \$100	\$ 0.50	
RESEARCH/RECONCILIATION FEE (HOURLY)	\$ 25.00	
RESEARCH/RECONCILIATION FEE (MINIMUM)	\$ 15.00	
NOTARY SERVICE	\$ 5.00	WAIVED
GARNISHMENT/LEVY/TAX LIEN PROCESSING	\$ 75.00	
RATE ADJUSTMENT FEE 1% OF OUTSTANDING BAL		
DORMANT ACCOUNT (2 YEAR)	\$ 10.00	
FAX DOCUMENT (PER PAGE)	\$ 3.00	

* FEES MAY BE WAIVED OR PAID BY THE CREDIT UNION BASED ON YOUR RELATIONSHIP WITH THE CREDIT UNION OR PROMOTIONS BEING OFFERED

RATES ARE SUBJECT TO CHANGE
CONTACT THE CREDIT UNION FOR CURRENT RATES at 305-324-4004

Statutory Lien Notice If you are in default on a financial obligation to Miami Firefighters FCU, Federal Law gives us the right to apply member shares, dividends and deposits in your account(s) at the time of default to satisfy the obligation. When you default we may exercise the right without further notification to you. Further, we may impress shares of any member who is a responsible party on a financial obligation in default at the credit union.