

OTHER SERVICE FEES

Notary Fee	First Page Free
Each Additional Page	\$ 5.00
Mortgage Closing Notary and Witness Fee ...	\$ 50.00
Account/Loan Verification.....	\$ 5.00
Telephone Transfer/Inquiry.....	\$ 2.00
IRA Closeout Fee	\$ 25.00
Account Research Fee (<i>Per Hour</i>)	\$ 25.00
Account Closeout Fee (<i>Within 6 Months of Open Date</i>)	\$ 25.00
Escheatment Fee.....	\$ 25.00
Web Bill Pay Monthly Fee	\$ 5.95
Title Processing Fee.....	\$ 45.00
Duplicate Title Fee.....	\$ 25.00
Mortgage Release Fee	\$ 60.00
Loan Extension-1 Month	\$ 25.00
Check Order-New Account First Order.....	Free
Check Order-62 and Over (<i>One Order Per Year</i>).....	Free
Check Order-21 and Under (<i>One Order Per Year</i>).....	Free

LEGAL FEE REIMBURSEMENT:

Any legal fees incurred by the Credit Union to respond to a legal document served on the credit union on a members account will be reimbursed by the member

CHECKING PROGRAMS

- Youth Program:** (*Ages 16-22*) Free Checks. Reimbursement of ATM Service Charge for College Students.
- All Members:** Free Checks. Additional orders paid by member.
- Debit Card:** A Debit Card is available for all Checking Account Users. Utilized for ATM Withdrawals and Merchant Purchases. May be denied due to poor credit history, overdrafts, or loan delinquency. Member of the ALLPoint and SUM ATM Surcharge Fee Networks. For a complete listing of Free ATM locations visit our website at MembersFirstCTFCU.com

FEE SCHEDULE

Effective September 1, 2022

SHARE DRAFT FEES

Insufficient Funds and Courtesy Pay.....	\$ 30.00
Stop Payments.....	\$ 25.00
Closed Account Clearings.....	\$ 10.00
Micro Film Check Copy	\$ 5.00
Non-Member Check Cashing	\$ 5.00
Reconcilement Per Hour.....	\$ 25.00
Transfers to Cover Drafts (<i>Same Acct.</i>).....	\$ 3.00
Transfers to Cover Drafts (<i>Secondary</i>).....	\$ 15.00
Reinstatement After Being Closed	\$ 10.00
Account Activity Printout	\$ 2.00
Pay by Phone.....	\$ 5.00

CHECK COLLECTIONS

Return Check Fee	\$ 20.00
Redeposit of Returned Item	\$ 5.00
Stop Payments on Corp. Checks.....	\$ 10.00
ACH Returns-Insufficient Funds & Courtesy Pay	\$ 30.00
Check Collection Item	\$ 10.00

CORPORATE BANK CHECK.....

MONEY ORDERS (*Up to \$1,000.00*)

Each.....	\$ 10.00
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WIRE TRANSFERS

United States (<i>Same Day</i>)	\$ 20.00
International.....	\$ 40.00
Incoming Wire	\$ 10.00

STATEMENTS OF ACCOUNTS

Copy of Each.....	\$ 2.00
Mail Return Statement.....	\$ 5.00
Monthly Statement Mailed.....	\$ 2.00

DEBIT CARD FEE

Reissue PIN Number/Debit Card.....	\$ 5.00
Debit Card/ATM Insufficient Funds & Courtesy Pay	\$ 30.00

MINIMUM SHARE FEE (*Per Month*) ...

If the balance in your Primary Share Account falls below \$25.00

BANK GARNISHMENT/LEVY

	\$ 75.00
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SUBORDINATION AGREEMENT ...

	\$100.00
Return of Foreign Currency	\$ 25.00



MembersFirst CT
FEDERAL CREDIT UNION

FEE SCHEDULE

Main Office

285 Broad Street

Meriden, CT 06450

(203) 237-6424

Wallingford Branch

163 Washington Street

Wallingford, CT 06492

(203) 265-0420

Count on Us . . .

MEMBER SERVICES

- Savings Accounts
- Checking Accounts
 - Debit Card
 - Free ATM Networks
 - Sum ATM and AllPoint
 - eStatements
 - Web Bill Pay
 - Courtesy Pay
 - Overdraft Protection Loans
- Online Banking
- Telephone “Quick” Teller
- Direct Deposit, ACH Transactions
- Outside Night Drop
- On-Site ATM with Deposit Capabilities
- Vacation and Christmas Clubs
- Money Market Accounts
- Certificate of Deposit
- Escrow Accounts
- IRA Accumulator Accounts
- IRA Certificate of Deposits
- Personal Loans
- Visa Credit Cards, Classic and Platinum
- Student Visa
- New and Used Car Loans
 - GAP Insurance
 - Extended Warranty Insurance
 - Credit Life and Disability Insurance
- Fixed Rate 1st and 2nd Mortgages
- Home Equity Lines of Credit
- Corporate/Bank Checks, Money Orders
- EZForex Foreign Currency Services
- **Free Insurance Products:**
 - Accidental Death/Displacement Insurance to \$3,000.00
 - \$1,000.00 Matching Life Insurance
- **Low Cost Group Insurance:**
 - Life Insurance: Term and Whole Life
 - Car and Home Owner
- HSA Accounts

COURTESY PAY PROGRAM

Courtesy Payment is an overdraft program that allows members with direct deposit to overdraw their checking account to a predetermined limit of \$500.00. The credit union will pay an insufficient funds item and assess a \$30.00 insufficient funds fee. Courtesy Pay is not meant to be a line of credit and excessive use will result in the credit union revoking the privilege.

To be eligible a member must have a checking account in good standing and be on direct deposit of their payroll. The maximum limit per member is \$500.00 or the amount of their direct deposit, whichever is less. The overdraft must be paid within 15 business days. If payment is not received within 20 business days an additional fee of \$30.00 will be assessed.

The credit union may revoke the Courtesy Pay privilege at any time. The member may opt out of the Courtesy Program as well. If you do not wish to have the Courtesy Pay available to you please notify a Member Service Representative at 203-237-6424 ext 5.

Disclosure:

MembersFirst CT FCU may refuse to pay an overdraft at any time, even though we may have previously paid the overdrafts. The account holder will be notified by mail and/or email of any Non-Sufficient funds (NSF) items paid. MembersFirst CT FCU has no obligation to notify the account holder before we pay or return an item. The amount of any overdraft(s), plus all applicable fees and charges on an account, are due and payable upon demand. If we pay an overdraft on an account with more than (1) owner on the account, each owner is jointly liable for such overdrafts plus NSF and/or Courtesy Pay charges.

OTHER DISCLOSURES

- 1. Statements:** Statements are mailed monthly or forwarded electronically at members' request. Canceled Drafts are not returned.
 - a. Photocopies can be obtained by completing a form and paying a fee of \$5.00 per check.
- 2. Lost, Stolen, or Forged Drafts:**
 - a. Contact Credit Union Immediately.
- 3. Denial:** A member may be denied a share draft account, debit card or have their share draft privileges revoked based on one or more of the following criteria:
 - a. Poor Credit History
 - b. Previous Loan Delinquencies
 - c. Bad Check History
 - d. Overdrafts
- 4. Account Change:** The Credit Union reserves the right to change this account to another type if, in the Credit Union's judgment, the change is not adverse to the member. The Credit Union will notify the member at least 30 days before the change is in effect. If the Credit Union determines that a change to another type of account would be adverse to the member, the change will not be made without the member's approval.
- 5. Dividends:** Dividends are based on the Credit Union's earnings and cannot be guaranteed.