

## MERHO FEDERAL CREDIT UNION FEE SCHEDULE

| *All fees subject to change without notice.   |  |
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| <b>CHECKING/ACH FEES:</b>   |  |
| ATM Non-Sufficient Funds (NSF)  | \$30.00                                |
| Automated Clearing House (ACH) NSF  | \$30.00                                |
| Share Draft NSF   | \$30.00                                |
| Stop Payment  | \$10.00                                |
| Stop ACH  | \$10.00                                |
| Check/Share Draft Copy  | \$2.00                                 |
| Statement Copy or Printout  | \$2.00                                 |
| Third Party NSF Check   | \$20.00                                |
| Statement of more than three (3) pages, additional postage fee                        | \$2.50                                 |
| <b>DORMANT FEES:</b>  |  |
| Dormant Account   | \$2.50 per quarter<br>\$10.00 per year |
| Escheats (after account is dormant for 3 years funds are sent to State as unclaimed)) | \$50.00                                |
| <b>SECURITIES AND EXCHANGE COMMISSION (SEC) REG D FEE:</b>                            |  |
| After six (6) phone requests or online transfers                                      | \$10.00 per month                      |
| <b>VISA CREDIT CARD &amp; DEBIT CARD FEES:</b>  |  |
| Debit Card Application  | \$7.00                                 |
| Credit Card Application   | \$10.00                                |
| Debit Card Annual Fee (deducted January of each year)                                 | \$10.00                                |
| Credit or Debit Replacement Card  | \$10.00                                |
| Debit or Credit Replacement Rush Fee  | \$50.00                                |
| NSF VISA Payment  | \$30.00                                |
| <b>LOAN FEE:</b>  |  |
| Loan Application Fee  | \$7.00                                 |
| Loan Late Payment Fee   | \$30.00                                |
| Loan Cancellation Fee   | \$25.00                                |
| Title/Refinance Fee   | \$100.00                               |
| Mortgage Loan Application fee (On-line application through First Heritage)            | \$20.00                                |
| Home Equity Fees (Does not include Appraisal fee)                                     | \$200.00                               |
| <b>WIRE FEES:</b>   |  |
| Outgoing Domestic Wire  | \$35.00                                |
| Outgoing International Wire   | \$45.00                                |
| <b>MISC FEES:</b>   |  |
| Garnishment Fee   | \$25.00                                |
| Bad address Fee   | \$5.00 per month                       |
| Christmas Club early withdrawal Fee   | \$20.00                                |