

MUSKEGON FEDERAL CREDIT UNION FEE SCHEDULE
EFFECTIVE JANUARY 1, 2026

65 WEST LAKETON AVENUE • MUSKEGON, MI 49441

1700 HOLTON ROAD • MUSKEGON, MI 49445

PHONE 231-722-7285 • TOLL FREE 1-877-574-2200 • FAX 231-722-6167 • www.muskfedcu.com

THE FOLLOWING FEES MAY BE ASSESSED IN CONNECTION WITH YOUR ACCOUNTS DEPENDING ON WHICH LEVEL YOU ARE ON:

- ACCOUNT RECONCILIATION/ACCOUNT RESEARCH CHARGE
 \$20.00 per Hour
- APPRAISAL
 \$400.00
- ATM SERVICE CHARGE
 \$3.00 per Transaction
- BILL PAY INACTIVE FEE–IF THERE IS NOT AT LEAST 1 TRANSACTION DONE IN THE MONTH
 \$5.00 per Month
- CASHIERS CHECK CHARGE
 \$3.00 per Check
- CHECK CASHING CHARGE
 \$5.00 if 18 or Over and Aggregate Share Balance is less than \$100.00 and No Loans
- CHECK COPY CHARGE/SUBSTITUTE CHECK COPY CHARGE
 \$6.00 per Check
- CHECK/ACH CLEARING UNDER NEW ACCOUNT NUMBER
 \$20.00
- CHRISTMAS CLUB EARLY WITHDRAWAL CHARGE
 \$5.00
- COURTESY PAY CHARGE
 \$30.00 per Item if Over \$5.00 Negative
- DELINQUENT FINE
 \$25.00 when 15 Days Delinquent
- DORMANT SERVICE CHARGE – IF UNDER \$500.00 AND NO LOAN
 \$5.00 per Month – After 1 Year of Non Use
- ESCHEATS FEE
 \$50.00 After 3 Years
- GARNISHMENT/LEVY/SUBPOENA OF MEMBER RECORDS
 \$50.00 per Item
- INSTANT DEPOSIT
 \$10.00
- INSTANT ISSUE DEBIT REPLACEMENT CHARGE
 \$10.00
- MEMBERSHIP FEE
 FREE for 1st Time Members – \$5.00 if Rejoining
- MONEY ORDERS
 \$3.00 per Money Order
- NSF SERVICE CHARGE/RETURNED CHECK CHARGE/ACH RETURN CHARGE
 \$30.00 per Item
- PLASTIC PIN OR REPLACEMENT CARD CHARGE
 \$5.00 Each
- SKIP A PAYMENT
 \$25.00 per Qualified Loan
- STARTER/TEMPORARY CHECKS
 \$4.00 for 4 Checks
- STATEMENT – MAILED
 \$3.00 Each if 16 or Over
- STATEMENT – COPY/READ OUT
 \$5.00 Each
- STOP PAYMENT CHARGE
 \$25.00 per Item
- TRANSFER FEE – IF CALLING CU OFFICE FOR A TRANSFER OTHER THAN A PAYMENT
 \$3.00 per Transfer
- WIRE TRANSFER CHARGE
 \$25.00 per Transfer
- WRONG ADDRESS CHARGE
 \$5.00 per Month