

## Members 1st Credit Union Fee Schedule

Effective Date OCTOBER 27, 2022

### Checking Account

Checking Account	\$3.00 per month
Checking Account with Direct Deposit	FREE (direct deposit must be reoccurring)
Platinum Plus Checking (\$1,000) Minimum	\$5 per month if minimum is not maintained
Check Orders	Prices Vary 1 box free per year for Secure Club Members
Copy of Check	\$3.00 per item
Check Copy Faxed	\$5.00 per item

### Debit Cards

ATM Transactions at the following locations:

10 Browne Court, Guilford Country Store, The Retreat, Brattleboro High School	FREE
Out-of-network ATM transactions	\$1.50 per transaction
International transactions	1.0% of amount of transaction
PIN Based Point-of-Sale (POS) Transactions	\$0.50 per transaction
Signature Based Point-of-Sale Transaction	FREE
Replace or Change PIN	\$10.00 per PIN
Replace Lost/Stolen Card	\$10.00 per Card / \$45.00 rush per Card
New Card	FREE

### CUMoney Everyday Spend Prepaid Card\*

New Card or Reissue	\$3.00 per card
Add / Reload Funds	\$1.50 per add / reload
Minimum Initial & Reload amount	\$10.00

\*See CUMoney Everyday Spend fee Summary for applicable third party fees

### CUMoney TravelMoney Pre-Paid Card\*

New Card or Reissue	\$3.00 per card
To Add /Reload Funds	\$2.00 per add/reload
Minimum Reload	\$100.00

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### Other

Insufficient/Nonsufficient Funds	\$25.00 per item
Overdraft Transfer (if enrolled)	\$3.00 per transaction
Stop Payment Check & ACH	\$20.00 per stop payment
Account Reconciliation	\$15.00 per hour
Account Research	\$15.00 per hour
Early Account Closing (6 months)	\$10.00
Dormant Accounts (2 years and/or 2 returned pieces of mail)	\$5.00 per month
Online Banking	FREE
e-Statements	FREE
Statement Copy	\$2.00 per statement
Account History print-out (current month)	\$1.00 per Account
Escheat Account	\$50.00 per Account
Foreign Check Collection	\$10.00 per item
Call 24	FREE
Outgoing Domestic Wire Transfer	\$15.00 per Wire Transfer
Outgoing International Wire Transfer	\$30.00 per Wire Transfer
Money Orders	\$1.50 per Money Order \$1.00 per Money Order for Secure Club Members
Bank Check	\$3.00 per check
Copy of Bank Check	\$5.00 per check
Levy/Garnishment	\$50.00 per Levy/Garnishment

The fees appearing in this schedule are accurate and effective for deposit accounts as of the last dividend declaration date indicated in the "Truth in Savings" disclosure. If you have any questions or require current rates and fee information on your account, please call Members 1<sup>st</sup> Credit union at (802) 257-5131.

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New Card or Reissue	\$3.00 per card
To Add /Reload Funds	\$2.00 per add/reload
Minimum Reload	\$100.00

\*See CUMoney TravelMoney fee Summary for applicable third party fees

### Other

Insufficient/Nonsufficient Funds	\$25.00 per item
Overdraft Transfer (if enrolled)	\$3.00 per transaction
Stop Payment Check & ACH	\$20.00 per stop payment
Account Reconciliation	\$15.00 per hour
Account Research	\$15.00 per hour
Early Account Closing (6 months)	\$10.00
Dormant Accounts (2 years and/or 2 returned pieces of mail)	\$5.00 per month
Online Banking	FREE
e-Statements	FREE
Statement Copy	\$2.00 per statement
Account History print-out (current month)	\$1.00 per Account
Escheat Account	\$50.00 per Account
Foreign Check Collection	\$10.00 per item
Call 24	FREE
Outgoing Domestic Wire Transfer	\$15.00 per Wire Transfer
Outgoing International Wire Transfer	\$30.00 per Wire Transfer
Money Orders	\$1.50 per Money Order \$1.00 per Money Order for Secure Club Members
Bank Check	\$3.00 per check
Copy of Bank Check	\$5.00 per check
Levy/Garnishment	\$50.00 per Levy/Garnishment

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## Members 1st Credit Union Fee Schedule

Effective Date OCTOBER 27, 2022

### Checking Account

Checking Account	\$3.00 per month
Checking Account with Direct Deposit	FREE (direct deposit must be reoccurring)
Platinum Plus Checking (\$1,000) Minimum	\$5 per month if minimum is not maintained
Check Orders	Prices Vary 1 box free per year for Secure Club Members
Copy of Check	\$3.00 per item
Check Copy Faxed	\$5.00 per item

### Debit Cards

ATM Transactions at the following locations:

10 Browne Court, Guilford Country Store, The Retreat, Brattleboro High School	FREE
Out-of-network ATM transactions	\$1.50 per transaction
International transactions	1.0% of amount of transaction
PIN Based Point-of-Sale (POS) Transactions	\$0.50 per transaction
Signature Based Point-of-Sale Transaction	FREE
Replace or Change PIN	\$10.00 per PIN
Replace Lost/Stolen Card	\$10.00 per Card / \$45.00 rush per Card
New Card	FREE

### CUMoney Everyday Spend Prepaid Card\*

New Card or Reissue	\$3.00 per card
Add / Reload Funds	\$1.50 per add / reload
Minimum Initial & Reload amount	\$10.00

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