

# MARKET USA FEDERAL CREDIT UNION FEE SCHEDULE

The following fees may be assessed against your account and the following limitations, if any, apply to your account.

### Checking Account Fees

NSF/Overdrawn Fee	\$29.00
Stop Payment (personal check)	\$29.00
Privilege Pay Fee	\$29.00
Counter Checks	\$2.50
Checks/Account Supplies	Fees vary
Check Copies	\$5.00
less than six months old	\$10.00
six months or older	

### Bill Pay

Bill Pay Service	FREE
Bill Pay Stop Payment	\$29.00
Bill Pay Check Copy	\$20.00
Bill Pay NSF	\$29.00
Privilege Pay	\$29.00

### ATM/Visa Check Card Fees

Replacement Card	\$5.00
NSF/Overdrawn Fee	\$29.00
Privilege Pay Fee	\$29.00
Declined Transaction Fee	\$1.00
Transaction <sup>1</sup> Fee	\$1.00
Expedited Card (Overnight)	\$60.00 per card or pin sent

### Savings Account Fees

Share Excess Withdrawal Fee <sup>2</sup>	\$2.00
Club Early Withdrawal Fee <sup>3</sup>	\$5.00
Early Account Closure Fee	\$5.00

### Loan Fees

Late Fee (15+ days late)	20% of interest due
Subordination Fee	\$200.00
Fresh Start Application Fee	\$30.00
Payment Portal	\$7.95 to \$17.95
Online Self Service	\$7.95
By Phone	Add'l \$10 (if paid by phone)

### General Fees

Official Check	\$5.00
payable to account holder	Free
Money Orders	\$1.50
RTN Deposit via SB	\$15.00
Foreign ATM Deposit	\$15.00
Adjustment	
Return	\$2.00
Garnishment/Legal Processing	\$6.00
Duplicate Statement Copy	\$50.00
via Internet/Banking Free	\$5.00
Research	\$15.00/hour
Account Reconciliation	\$25.00/hour

### Avoid Fees with our Easy to Use Convenience Services

Sign up for **Direct Deposit** of at least \$500/month and receive 8 free ATM transactions per month!<sup>1</sup> Use our ATM/Branch Locator at [www.marketusafcu.com](http://www.marketusafcu.com) to find a surcharge free ATM. 30,000 CO-OP surcharge ATMs available to all members.

With **30,000** surcharge-free ATMs and **5,000** Shared Branches, Market USA is always just around the corner.

Don't forget about Mobile Banking and **Mobile Deposit** for quick and easy access to your accounts. Download our app today!



### PRIVILEGE PAY: Important Information about Usage & Fees

With Privilege Pay, the credit union will extend the courtesy of paying your checks or other when you do not have sufficient funds in your checking account. The credit union does not encourage you to overdraw your account. We understand that mistakes can happen – and Privilege Pay can save you the embarrassment of a bounced check and help you avoid merchants costly return check fees. If you choose to otherwise use Privilege Pay for an emergency need, we suggest writing a single check for the funds you need, in order to minimize the fees that you incur. **There is a fee for this service.**

**Optional:** You may opt out of this service at any time.

**Available Balance:** The credit union will use your Available Balance when determining if you have sufficient funds to pay an item. Your available balance may be different from your ledger and/or current balance, depending upon pending transactions.

**Everyday ATM/Debit transactions:** These are NOT covered unless you contact us to opt into coverage for these types of transactions.

**How it Works:** Privilege Pay allows you to overdraw your account in order to pay items presented by check, ACH, or bill pay. Everyday ATM/Debit transactions are only covered if you've opted into that type of coverage. You can view your Privilege Pay usage at any time by reviewing your statement or Online Banking history.

**Clearing Order:** Checks clear in check number order; ACH debits clear in the order that they are presented from the Federal Reserve; and ATM/Debit transactions clear in the order that they are presented from our card processor.

**Other Overdraft Options:** Market USA offers alternative overdraft services such as overdraft lines of credit and automatic transfers from other accounts, which may be a less expensive alternative to Privilege Pay. Ask us for details. If you have an existing overdraft protection from your savings account and/or overdraft line of credit, we will access those funds for payment prior to utilizing Privilege Pay.

**Privilege Pay Limits:** This service is not available for everyone. If you are eligible for the service, it is automatically added to your checking account(s) for coverage of checks, ACH, or bill pay transactions – everyday ATM/Debit transactions are only covered if you've opted in for said coverage.

**Restoring a Positive Balance:** You should make every effort to bring your account to a positive balance as quickly as possible. If, after 30 days, your account has not been restored to a positive balance, your Privilege Pay service will be suspended and the credit union will proceed with collection efforts.

**Rights Reserved:** Market USA will normally pay overdrafts within Privilege Pay limits; however, payment is a discretionary courtesy and not a right or obligation. We may refuse to pay an overdraft for you at any time even if we have previously paid overdrafts for you. This Service may be withheld at any time without notice or cause.

### General Fees

Escrow/Processing Fee	\$50.00
Official Check Stop Payment	\$29.00
Inactive Account Fee <sup>6</sup>	\$5.00/month
Return Mail Fee	\$10.00
Check Collection	\$5.00
Duplicate 1099	Free
Incoming Wire Transfer	\$15.00
Outgoing Wire Domestic	\$35.00
Outgoing Wire International	Free
Notary Service	\$20.00
Next Day Air Mail Service	\$15.00
Second Day Air Mail Service	\$4.50
Visa Gift Card	\$5.00
Check Cashing Fee <sup>7</sup>	\$5.00

<sup>1</sup>Transactions include deposits, withdrawals, transfers, and inquiries. Receive 8 free per month: (a) with direct deposit of at least \$500 per month into a Market USA checking account; or (b) for members under 25 years old; after 8 free, \$1.00 per transaction fee applies. ATM Surcharge fees may apply. <sup>2</sup>Per teller-processed withdrawal in excess of six (6) per month. <sup>3</sup>Holiday Club- Per withdrawal in excess of one per year; Vacation Club- Per withdrawal in excess of three per year. <sup>4</sup>Document Preparation Fee applies to the refinancing of a Market USA FCU loan for purposes of a rate reduction with no cash out. <sup>5</sup>Fee applies to 3<sup>rd</sup> application within 90 days if the previous two applications were denied. <sup>6</sup>No activity for 12 months; balance less than \$250. <sup>7</sup>Check Cashing Fee applies to members with only a savings account with balance of \$5.00 or less.

Federally Insured by NCUA. Equal Housing Lender.