



FEE SCHEDULE
Effective February 15, 2012

Savings Accounts

Minimum balance to open and maintain account is \$5.00
 Minimum balance to avoid monthly service charge.....No Fee
 Withdrawals, 3 free per month, thereafter.....\$5.00
 Payroll Check Cashing (waived if account balance is greater than amount of check).....\$5.00

Holiday Club Account

Minimum balance to open and maintain account, none prescribed
 Withdrawal is paid at the end of the club year, on November 1st

Vacation Club Account

Two withdrawals allowed any time of calendar year.....No Fee
 Third withdrawal is \$5 and fourth withdrawal closes the account

Checking Accounts

Name	Dividends?	Min Balance	Other	Checks?
Totally Free	No	None		
55 Plus	Yes	None	Age 55 or more	1 st order free
VIP	Yes	None	\$10K in SV/LN	Free Checks
Student	No	None	Unlimited free pin based transactions	

Non Sufficient/Uncollected Funds (including courtesy pay).....\$33.00
 Stop Payment (personal and official checks and ACH).....\$26.00
 Overdraft protection transfer, per transfer.....\$7.00
 Account Closed within 90 days.....\$20.00
 Non readable Checks.....\$7.00*
 Official Credit Union Checks.....\$5.00*
 Student Checking Paper Statement.....\$2.00*

Other Deposit Account Fees (Apply to all types of Deposit Accounts)

Research Fee, Per Hour, One hour minimum, plus document copies.....\$25.00
 Mail Check Fee.....\$2.00*
 Dormant Accounts, inactive after 3 years, Per Month.....\$3.00
 Statement copy.....\$5.00*
 Account history printout.....\$2.00*
 Bad address-Returned mail.....\$2.00*
 Telephone Assisted Transaction.....\$3.00*
 Deposited item returned NSF or other reason.....\$15.00
 Money Market Account below minimum balance.....\$25.00
 Outgoing Domestic Wires.....\$20.00
 Outgoing International Wires.....\$30.00
 Incoming Wires, Domestic and International.....Free

ATM / Debit Card Fees

ATM Deposits and Balance Inquiries, unlimited.....Free
 ATM and PIN-based Debit card withdrawals, 7 free per month, thereafter.....\$1.00
 Signature-based Debit card withdrawals, unlimited.....Free
 Reactivation of Debit Card.....\$5.00
 Replacement Card.....\$10.00
 VISA Gift Card.....\$5.00

Other Fees

Mortgage Subordination Processing.....\$100.00
 Wage Garnishment and Levy Processing.....\$25.00

**Service fees are waived if member has at least a \$10K relationship in loans and/or deposits with Maroon Financial Credit Union.