

Minerva Area Federal Credit Union Fee Schedule

EFFECTIVE: 02/11/2021

(Truth in Savings Disclosure)

Share & Share Draft Account Fees (Savings and Checking)

ACH Fee for Non-Member	\$35 per item
Non-Sufficient Funds (NSF)/Overdraft Fee	\$35 per item/per return* (Example: ACH debit & Check)
* We may charge a fee EACH TIME an item is submitted or resubmitted for payment.	
Deposited Item Returned	\$25 per item/per return*
* We may charge a fee EACH TIME an item is submitted or resubmitted for payment.	
Stop Payment	\$15 per item
Image of Check	\$3 per item
Paper Statement	\$1 per statement

Other Service Fees (applicable to all accounts)

Fax (up to 10 pages)	\$1
Account Reconciliation	\$25 per hour
Account Research	\$25 per hour AND \$.20 per page (PLUS Mileage where applicable)
Domestic Wire Transfer	\$20 Outgoing; \$5 Incoming
International Wire	\$35 (Outgoing and Incoming)
Dormant Account Fee	\$5 per month (24 months or more dormant status)
Account Closure	\$5, if closed within 30 days of opening
Account Transfer	\$5, if more than once per month
Account Reopening Fee	\$5
Return Mail/Wrong Address	\$3 per item
Check Cashing Fee	\$3 per check*
Phone Transfer Fee	\$5 per transfer (NO FEE with Online Banking)

* Waived for \$100 share balance, current checking account, current loan, or regular monthly direct deposit or payroll or social security, etc.

Debit Card Fees

First New Card Issued	\$10
Additional Card	\$25 Any Replacement within 12 months of last card ordered
Moneypass ATM	\$4 per transaction - AFTER 8 "no fee" transactions monthly
Non Moneypass ATM	\$2 per transaction

***Additional fees may apply for rush orders, changing PIN, special orders, or other specialized services.