

**Insert to Account Information Disclosure September 2010**

**Market USA Federal Credit Union Fee Schedule**

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account. Also see Truth-in-Savings Addendum on reverse.

**Checking Account Related Fees**

NSF/Overdrawn Fee .....	\$26.00 per item
Stop Payment of Personal Check.....	\$26.00
Privilege Pay Fee.....	\$26.00
Copy of Share draft less than six months old.....	\$5.00
Copy of Share draft six months or older.....	\$10.00
Counter Check Fee.....	\$2.50
Checks or other account supplies.....	fees vary

**Bill Payer Service**

Bill Payer Service.....	\$2.95
For members paying at least 2 bills per month.....	FREE
Stop Payment on Bill Payer Payment.....	\$25.00
(paper remittance only)	
Privilege Pay Fee.....	\$26.00
Copy of Bill Payer Payment Check.....	\$20.00

**ATM/ Visa Check Card Fees**

Replacement Card.....	\$5.00
NSF/Overdrawn Fee.....	\$26.00
Privilege Pay Fee.....	\$26.00
Transaction* Fee.....	\$1.00
For Members with Direct Deposit of Net Pay.....	8 Free**/Month
Member-Caused Decline Fee.....	\$1.00

\*Transactions include deposits, withdrawals, transfers, and inquiries. .

\*\* After 8 free per month, \$1.00 per transaction fee applies. ATM Surcharge fees may apply.

**Savings Account Related Fees**

Regulation D Excess Activity Fee.....	\$10.00 per violation
Share Excessive Withdrawal Fee.....	\$2.00*
Club Early Withdrawal Fee.....	\$5.00**
Early Account Closure Fee – opened less than 6 months.....	\$5.00

\*Per teller-processed withdrawal in excess of six (6) per month.

\*\*Christmas Club- Per withdrawal in excess of one per year

\*\*Vacation Club- Per withdrawal in excess of three per year.

**Loan Fees**

Late Fee.....	20% of the interest due
Coupon Book Replacement Fee.....	\$10.00
Application Fee.....	\$50.00*
*Fee applies to 3 <sup>rd</sup> application within 90 days if the previous two applications were denied.	

**General Account Related Fees**

Official Check made payable to third party.....	\$5.00*
Non-member (exchange of on-us check).....	\$10.00
*Applies to teller-processed transactions	
Money Orders.....	\$1.05
Deposited Item Returned.....	\$10.00
Garnishment Levy Processing.....	\$50.00
Duplicate Statement Copy.....	\$ 5.00
Via Internet Banking.....	FREE
Research .....	\$15.00/hour

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Account Reconciliation Assistance.....	\$25.00/hour
Call Center assisted transfers/inquiries*.....	\$1.00
*Includes information otherwise available via Internet/Telephone Banking	
Dormant (Abandoned) Account Processing.....	\$25.00
Stop Payment on an Official Check Payable to Account Holder ...	\$26.00
Inactive Accounts.....	\$5.00 per month
(No activity within 12 months and a balance below \$250.00)	
Returned Mail Due to Incorrect Address.....	\$5.00
Check Collection.....	\$10.00
Duplicate 1099.....	\$5.00
American Express Gift Checks.....	\$2.00
American Express Travelers Checks.....	\$1.00/\$100
Checks for Two.....	\$1.50/\$100
Incoming Domestic Wire Transfer.....	FREE
Incoming International Wire Transfer.....	\$5.00
Outgoing Domestic Wire Transfer.....	\$10.00
Outgoing International Wire Transfer.....	\$35.00
Notary Service.....	FREE
Medallion Signature Guarantee.....	FREE
Next Day Air Mail Service.....	\$20
Second Day Air Mail Service.....	\$15

### Privilege Pay: Important Information About Usage & Fees

With Privilege Pay, the credit union will extend you the courtesy of paying your checks and other items, even if you do not currently have the funds in your checking account. While the credit union does not encourage you to overdraw your account, we understand that mistakes can happen. Privilege Pay can save you the embarrassment of a bounced check as well as save you money by helping you avoid merchants' costly return check fees.

**Important Note About Privilege Pay: There is a fee for this service (see reverse); your credit union cautions you to use it only in emergencies!**

Market USA Federal Credit Union will normally pay overdrafts within Privilege Pay limits however, payment by Market USA FCU is a discretionary courtesy and not a right or obligation. We may refuse to pay an overdraft for you at any time even though we may have previously paid overdrafts for you. The Privilege Pay service may be withdrawn or withheld by Market USA FCU at any time without prior notice, reason or cause.

How does Privilege Pay work? Privilege Pay allows members to overdraw their checking account in order to pay items presented by check, ACH, point of sale purchase, debit card or bill pay. You may contact us to opt out of using privilege pay for ATM/Debit purchases.

How will the Credit Union notify me when I have accessed Privilege Pay? This information will be included on your monthly statement. You can also obtain account information via Internet Banking or via our e-Alerts service.

What if I have an Overdraft Line of Credit? If you have existing overdraft protection from your savings accounts or overdraft line of credit, we will access those funds for payment prior to utilizing Privilege Pay.

What is the maximum amount by which I can overdraw my account? **Privilege Pay is not available to everyone.** If you are eligible for the service, it will automatically be added to your checking account(s). Please contact our Member Service Call Center for more information.

How quickly must I restore a positive balance in my checking account? You should make every effort to bring your account to a positive balance as quickly as possible. If, after 16 days, your account has not been brought to a positive balance, your Privilege Pay service will be suspended and the credit union will proceed with collection efforts.

Please contact our Member Service Call Center at 301.586.3400 or 800.914.4268 if you have any questions.