

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 | |
| less than six months old | \$5.00 |
| six months or older | \$10.00 |

Bill Pay & Pop Money

| | |
|-----------------------|---------|
| Bill Pay Service | FREE |
| Bill Pay Stop Payment | \$29.00 |
| Bill Pay Check Copy | \$20.00 |
| Privilege Pay | \$29.00 |
| Pop Money Payments | Free |

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 ¹ Fee | \$1.00 |
| Expedited Card (Overnight) | \$45.00 |

Savings Account Fees

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|--|---------------------|
| Reg D Excess Activity Fee | \$10.00/transaction |
| Share Excess Withdrawal Fee ² | \$2.00 |
| Club Early Withdrawal Fee ³ | \$5.00 |
| Early Account Closure Fee | \$5.00 |

Loan Fees

| | |
|--|---------------------|
| Late Fee | 20% of interest due |
| Coupon Book Replacement | \$10.00 |
| Document Prep (refinance) ⁴ | \$50.00 |
| Subordination Fee | \$75.00 |
| Application Fee ⁵ | \$50.00 |
| Fresh Start Application Fee | \$30.00 |
| Pay-by-Phone Convenience Fee | \$10.00 |

General Fees

| | |
|-----------------------------|--------------|
| Official Check | \$5.00 |
| payable to account holder | Free |
| Money Orders | \$1.50 |
| Returned Deposit Item | \$10.00 |
| via Shared Branch | \$15.00 |
| Garnishment/Levy Processing | \$50.00 |
| Duplicate Statement Copy | \$5.00 |
| via Internet Banking | Free |
| Research | \$15.00/hour |
| Account Reconciliation | \$25.00/hour |

Avoid Fees with our Easy to Use Convenience Services

Pop Money is a free and easy to use service that allows you to make person to person payments or account to account transfers (from one financial institution to another).

Sign up for **Direct Deposit** of at least \$500/month and receive 8 free ATM transactions per month! Use our ATM/Branch Locator at 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!



General Fees

| | |
|-----------------------------------|--------------|
| Dormant Account Processing | \$100.00 |
| Official Check Stop Payment | \$29.00 |
| Inactive Account Fee ⁶ | \$5.00/month |
| Return Mail Fee | \$10.00 |
| Check Collection | \$10.00 |
| Duplicate 1099 | \$5.00 |
| Incoming Wire Transfer | Free |
| Outgoing Wire Domestic | \$10.00 |
| Outgoing Wire International | \$35.00 |
| Notary Service | Free |
| Signature Guarantee | Free |
| Next Day Air Mail Service | \$20.00 |
| Second Day Air Mail Service | \$15.00 |
| Visa Gift Card | \$4.50 |
| Check Cashing Fee ⁷ | \$5.00 |

¹Transactions include deposits, withdrawals, transfers, and inquiries. Receive 8 free per month with direct deposit of at least \$500 per month into a Market USA checking account; after 8 free, \$1.00 per transaction fee applies. ATM Surcharge fees may apply. ²Per teller-processed withdrawal in excess of six (6) per month.

³Holiday Club- Per withdrawal in excess of one per year; Vacation Club- Per withdrawal in excess of three per year. ⁴Document Preparation Fee applies to the refinancing of a Market USA FCU loan for purposes of a rate reduction with no cash out. ⁵Fee applies to 3rd application within 90 days if the previous two applications were denied. ⁶No activity for 12 months; balance less than \$250.

⁷Check Cashing Fee applies to members with only a savings account with balance of \$5.00 or less.

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. Privilege Pay is also available to you in the event that emergency cash needs arise (i.e. unexpected auto repair). In the event that this occurs, the credit union suggests 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;** see fee schedule to the left for details.

Rights Reserved: Market USA will normally pay overdrafts within Privilege Pay limits; however, payment by Market USA 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 withheld by Market USA at any time without prior notice reason or cause.

How it Works: Privilege Pay allows you to overdraw your account in order to pay items presented by check, ACH, or bill pay. Everyday debit/ATM transactions are not covered. You may contact to opt into coverage for these types of purchases. You can view your Privilege Pay usage at any time by logging into Internet Banking and/or establishing e-Alerts.

Other Overdraft Options: Market USA offers alternative overdraft services such as overdraft lines of credit and automatic transfers from other accounts. 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 automatically be added to your checking account(s). You can view your usage and/or limits at any time by logging into Internet Banking and/or establishing e-Alerts.

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.

Federally Insured by NCUA. Equal Housing Lender.