

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	\$29.00 per item
Stop Payment of Personal Check.....	\$29.00
Privilege Pay Fee.....	\$29.00
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.....	\$29.00
Copy of Bill Payer Payment Check.....	\$20.00

ATM/ Visa Check Card Fees

Replacement Card.....	\$5.00
NSF/Overdrawn Fee.....	\$29.00
Privilege Pay Fee.....	\$29.00
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
Document Preparation Fee (Refinance).....	\$50.00
Application Fee.....	\$50.00*

*Fee applies to 3rd application within 90 days if the previous two applications were denied.

General Account Related Fees

Check Cashing Fee.....	\$5.00
(applicable to members with only a savings account with a balance of \$5.00 or less)	
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

Insert to Account Information Disclosure August 2011

Research	\$15.00/hour
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.....	\$50.00
Stop Payment on an Official Check Payable to Account Holder ...	\$29.00
Inactive Accounts.....	\$5.00 per month
(No activity within 12 months and a balance below \$250.00)	
Returned Mail Due to Incorrect Address.....	\$10.00
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
Empty ATM Envelope Fee.....	\$25.00
Visa Gift Card.....	\$4.50 (\$5.95 online)

*Check Cashing Fee applies to members with only a savings account with balance of \$5.00 or less. **Document Preparation Fee applies to the refinancing of a Market USA FCU loan for purposes of a rate reduction with no cash out.

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, or bill pay. Everyday debit card/ATM transactions are not covered. You may contact us to opt into 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.

Changes to Requirements for VIP & RockStar Checking Accounts effective April 1, 2011:

Requirements to Earn APY or iTunes Credits: (1) enrollment in e-Statements; (2) monthly direct deposit of at least \$100 (ROCKSTAR) or \$250 (VIP); direct deposit from a single source **cannot** be used to meet the requirement for multiple accounts; (3) 12 Visa Debit Card Purchases per month; minimum purchase \$5.00; purchases must be posted to the account by close of business on the last business day of the month; purchase returns will reduce your number of transactions; Platinum Tier only: 3 bill payments per month; bill payments must be posted to the account by close of business on the last business day of the month, must be at least \$20 each, and may NOT be made payable to Market USA FCU or to any non-business payee. Splitting a single bill into three payments does not qualify. *Stated Annual Percentage Yield (APY) on balances thru \$50,000; balances above \$50,000 earn 0.10% APY. iTunes credit for qualified accounts will be in the amount of actual iTunes purchases, not to exceed \$3.87 per month. One VIP and RockStar Account permitted per member/SSN. **Converted Accounts:** if you convert your existing checking account to a RockStar or VIP account, only transactions and/or direct deposits occurring on the newly converted account will count towards the monthly requirements.