



# McKesson Federal Credit Union

Serving its members financial needs since 1937

## FEE SCHEDULE

(Effective January 1, 2013)

### **Share, Share Draft Fees**

Third Party Official Check Fee	\$5.00 per check
Official Check Mail Fee	\$5.00 per official check mailed if less than \$200.00
Returned Deposited Item Fee	\$27.00 per item
Non Sufficient Funds Fee (including: ACH, Debit Card/ATM, Share Draft activity)	\$27.00 per item
Overdraft Share Transfer Fee	\$8.00 per item
Stop Payment Fee	\$15.00 per request
Inactive Account Fee	\$5.00 per month with no activity for three years
Collection Item Fee	\$25.00
Returned Mailed Statement	\$5.00

### **Club and IRA Fees**

Holiday Club Early Withdrawal	\$50.00 per withdrawal
Medical Club Early Withdrawal	\$50.00 per withdrawal
Vacation Club	\$5.00 per withdrawal for each in excess of one per calendar quarter
IRA Early Withdrawal Fee	\$50.00 per withdrawal
IRA Transfer Fee	\$25.00 per transfer if before age 59 ½

### **Loan Fees**

Installment Loan Late Payment Fee	\$10.00
Mortgage Loan Late Payment Fee	5% of overdue payment or \$10, whichever is greater

### **VISA Credit Card Fees**

Non-sufficient Funds Check Fee	\$27.00
Late Payment Fee	\$15.00
VISA Replacement Fee	\$10.00 per card
VISA Payment Fee	\$2.00 for payments made over the teller counter

### **Other Service Fees**

Account Statement & Check Copy Fee	\$2.00 per page
Billpay Inactivity Fee	\$5.00 per month if no activity for six months
Billpay Transaction Fee	\$1.00 per item after fifteen per month
MasterCard Replacement Fee	\$10.00 per card
Official Check Stop Payment Fee	\$20.00 per item
Domestic Wire Fee	
• Incoming	\$12.00 per item
• Outgoing	\$17.00 per item
International Wire Fee	
• Incoming	\$12.00 per item
• Outgoing	\$35.00 per item
Levies, Garnishments	\$30.00
Share Draft Reorder Fee	Prices vary
Account Research Fees	\$35.00 per hour
Notary Services (Non Member)	\$3.00 per page

*Please see Membership Agreement and Rate & Fee Schedule for complete account terms and complete descriptions.*