

MIDUSA CREDIT UNION

SCHEDULE OF FEES AND CHARGES

Checking / Savings Account Fees

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| E-Checking Account Paper Statements <i>(fee charged if choose to receive paper statements instead of free e-statements)</i> | \$4.95/month |
| Value Checking Fee | \$4.95/month |
| Preferred Checking Fee <i>(fee charged if account balance goes below \$1,000 any time during month)</i> | \$4.95/month |
| Classic Checking Fee | No Fee |
| Overdraft from Savings | \$7.00 per item overdraft |
| Courtesy Pay | \$36.00 per item |
| Non-Sufficient Funds (NSF) | \$33.00 |
| Stop Payment Order | \$33.00 |
| Account Reconciliation | \$15.00/hour |
| Account Research | \$15.00/hour; \$15.00 minimum |
| Returned Deposit Item | \$33.00 |
| Starter Checks <i>(excludes requests for checking accounts opened less than 60 days)</i> | \$1.00 per pack of 4 checks |
| Check Orders | varies |
| Prime Share Account Fee <i>(fee charged if account balance goes below \$2,500 any time during month)</i> | \$4.95/month |
| Prime Share Withdrawal | 3 free per month, \$5.00 each thereafter |
| Preferred Prime Share Account <i>(fee charged any month in which the balance is below \$250,000)</i> | \$100/month |
| Christmas Club Early Withdrawal Fee <i>(fee charged if funds withdrawn prior to November 1 transfer)</i> | \$5.00 |
| Club Account Early Withdrawal Fee <i>(fee charged if funds withdrawn prior to account term date)</i> | \$25.00 |

ATM / Debit Mastercard Fees

Jeanie™ Card and Debit Mastercard™ transaction fees depend on the type of ATM used.

Jeanie Logo Transactions

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|---|------------------------|
| E-Checking - Unlimited, free transactions at MidUSA ATMs*. \$2.00 per transaction at non-MidUSA ATMs*. | |
| Value Checking - Unlimited, free transactions at MidUSA ATMs*. Per member request, unlimited free transactions at non-MidUSA ATMs*; Otherwise, after 6 free transactions at non-MidUSA ATMs, \$2.00 per transaction at non-MidUSA ATMs*. | |
| <u>Preferred Checking and Classic Checking</u> - Unlimited, free transactions at both MidUSA and non-MidUSA ATMs*. | |
| PLUS/CIRRUS Logo Transactions | \$2.00 |
| Point-of-Sale PIN Based Transactions | \$0.50 per transaction |
| Replacement Card Fee | \$10.00 |
| PIN Change | \$5.00 per occurrence |
| ATM Overdraft Fee | \$33.00 |

*Fees imposed by the network used and/or owners of non-MidUSA ATMs

Consumer Loan Fees

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|--|--|
| Application for Similar Loan Within 90 Days of Denial | \$33.00 |
| Loan Processing Fee | \$50.00 |
| Title and Lien Fees | varies |
| Late Payment Fee | \$35.00 or 12% of the standard payment, whichever is greater |
| Loan Payment NSF | \$33.00 |
| Overdraft Loan Fee | \$7.00 per item overdraft plus daily interest |

Home Equity Line of Credit Fees

All Fees are Approximate

| | |
|---|------------|
| Title Insurance | varies |
| Title Search Fee | \$50 & up |
| Appraisal Fee | \$175 & Up |
| Flood Tracking | \$11.00 |
| Mortgage Filing Fee | \$52 & up |
| Recording Fees | \$28 & up |
| Subordination Fee | \$95.00 |
| HELOC Annual Inactivity Fee <i>(out of state fees may be higher)</i> | \$50.00 |

Home Equity Closed End Loan Fees

All Fees are Approximate

| | |
|---|------------|
| Title Insurance | varies |
| Title Search Fee | \$50 & up |
| Appraisal Fee | \$175 & Up |
| Flood Tracking | \$11.00 |
| Mortgage Filing Fee | \$52 & up |
| Recording Fees | \$28 & up |
| Subordination Fee <i>(out of state fees may be higher)</i> | \$95.00 |

Credit Card Fees

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|--|--|
| Late Payment Fee | \$35.00 |
| Over Limit Fee | \$33.00 |
| Returned Check Fee | \$33.00 |
| Card Replacement | \$10.00 |
| Credit Card Statement Copy | \$5.00 |
| Overnight Fee | \$33.00 |
| MasterCard™ and MasterCard Gold™ Anr Membership Fee | \$33.00 |
| MasterCard® Platinum Annual Fee | No Fee |
| Cash Advance Fee | \$15 or 3% of advance, whichever is higher |

First mortgages are also available through MidUSA Credit Union. For current fees, please call (513) 420-8640 or (800) 633-8905.

MidUSA Fees and Charges subject to change at any time.

Safe Deposit Box Fees

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|----------------------|-------------------|-------------------|
| Annual Rental Rates: | Butler/Warren Co. | Montgomery Co. |
| 3x5 | \$25.00 plus tax | N/A |
| 5x5 | \$30.00 plus tax | N/A |
| 3x10 | \$50.00 plus tax | \$50.00 plus tax |
| 5x10 | \$65.00 plus tax | \$65.00 plus tax |
| 10x10 | \$110.00 plus tax | \$110.00 plus tax |
| Drilling Fee | \$150.00 | \$150.00 |

Miscellaneous Fees

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| Dormant or Inactive Accounts <i>(for accounts with no activity in 12 months, balance less than \$300, and no other account relationships)</i> | \$10.00/month |
| Relationship Pricing Fee <i>(for Main Share balances less than \$2,500 & no other account relationships)</i> | \$3.95/month |
| Early Closure of Account <i>(fee charged if Main Share Account closed within 6 months of account opening)</i> | \$10.00 |
| IRA Transfer Fee | \$5.00 per occurrence |
| Incoming/Outgoing Wire Transfers | \$25.00 each |
| Account History Printout | \$3.00/month |
| Photocopy of Check | \$5.00 each |
| Photocopy Fee <i>(self-service areas are excluded and free)</i> | \$5.00 per document copy |
| Fax Fee <i>(self serve areas are excluded and free)</i> | \$3.00 per visit |
| Design It!™ PHOTOCARD | \$13.00 per card |
| Statement Copy Fee | \$5.00/statement |
| Statement Style Fee <i>(fee charged for choice of statement style other than standard style)</i> | \$3.00/month |
| Additional Statement Fee <i>(fee charged for receipt of both e-statement and paper statement)</i> | \$4.95/month |
| Returned Mail Fee | \$5.00 per returned statement |
| Money Order Fee | \$5.00 each |
| Official Check | \$5.00 per check |
| Travelers Cheques for One | \$1.00 per \$100 |
| Travelers Cheques for Two | \$1.50 per \$100 |
| Visa™ Gift Card | \$5.00 |
| ACH NSF Fee | \$33.00 |
| ACH Stop Payment | \$33.00 |
| IRA Administration Fee | \$10.00/year |
| Online Banking | Free for all members |
| Internet Bill Payment Service | |
| E-Checking | \$0.50 per item |
| Value, Preferred or Classic Checking | Free, unlimited items |
| Monthly Inactive Bill Payment Account | \$5.00 per month |
| Telephone Inquiry Charge | \$3.00/call |
| Negative Balance Accounts | \$6.00 per account, per month |
| Tax Levy | \$30.00 per occurrence |
| Court Ordered Actions | \$30.00 per occurrence |
| Miscellaneous Collections Fees | MidUSA may charge you fees associated with bringing your account current, including ACH Origination fees |

Check Cashing

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|---------------------------|-------------------|
| Members (Main Share Only) | \$10.00 per visit |
| Non-members | \$5.00 per check |

