

CHECKING / SAVINGS ACCOUNT FEES

E-Checking Paper Statements*	\$3.95/month
<i>(fee charged if choose to receive paper statements instead of free e-statements)</i>	
Value Checking Fee*	\$3.95/month
Preferred Checking Fec	\$4.95/month
<i>(fee charged if account balance goes below \$1,000 any time during month)</i>	
Overdraft from Savings	\$5.00 per item overdraft
Courtesy Pay	\$30.00 per item
Non-Sufficient Funds (NSF)	\$30.00
Stop Payment Order	\$30.00
Account Reconciliation	\$15.00/hour
Account Research	\$15.00/hour
Photocopy of Check	\$5.00
Returned Deposit Item	\$30.00
Check Orders	varies
Prime Share Withdrawal	3 free per month, \$5.00 each thereafter
Preferred Prime Share Account	\$100 / month
<i>(fee charged any month in which the balance is below \$250,000)</i>	
<i>*Online Banking free with MidFirst Checking Account</i>	

ATM / FIRSTCARD FEES

Jeanie[®] Card and FirstCard Visa[®] Check Card transaction fees depend on the type of ATM used.

Jeanie Logo Transactions

E-Checking - Unlimited, free transactions at MidFirst ATMs*.

\$1.00 per transaction at non-MidFirst ATMs*.

Value Checking - Unlimited, free transactions at MidFirst ATMs*.

Per member request, unlimited free transactions at non-MidFirst ATMs*; Otherwise, after 6 free transactions at non-MidFirst ATMs, \$1.00 per transaction at non-MidFirst ATMs*.

Preferred Checking and Classic Checkin -

Unlimited, free transactions at both MidFirst and non-MidFirst ATMs*.

PLUS/CIRRUS Logo Transactions \$2.00

Replacement Card Fec \$10.00

ATM Overdraft Fee \$30.00

**Fees imposed by the network used and/or owners of non-MidFirst ATMs are the responsibility of the member.*

CREDIT CARD FEES

Late Payment Fee	\$30.00
Over Limit Fee	\$30.00
Returned Check Fee	\$30.00
Card Replacement	\$10.00
Credit Card Statement Copy	\$5.00
Overnight Fee	\$30.00
Visa [®] and Visa Gold [®] Annual Membership Fee	\$30.00
Cash Advance Fee	2% with \$20.00 minimum

MidFirst Credit Union

Schedule of Fees & Charges

CONSUMER LOAN FEES

Application for Similar Loan	
Within 90 Days of Denial	\$30.00
Title and Lien Fees	varies
Late Payment Fee	\$25.00 or 10% of the standard payment, whichever is greater
Loan Payment NSF	\$30.00
Overdraft Loan Fee	\$5.00 per item overdraft plus daily interest

HOME EQUITY LINE OF CREDIT FEES

The following fees are waived if at least \$5,000 is borrowed, and if you are refinancing, at least one year has elapsed since the previous home equity loan was completed. All fees are approximate.

Title Insurance	varies
Title Search Fee	\$45 - \$65
Appraisal Fee*	\$100 - \$150
Flood Tracking	\$11.00
Mortgage Filing Fee	\$52 - \$68
HELOC Annual Inactivity Fee	\$50.00

**out of state appraisal fees may be higher*



M I D F I R S T
C R E D I T U N I O N
YOUR BRIDGE TO FINANCIAL SUCCESS

HOME EQUITY CLOSED END LOAN FEES

Title Insurance	varies
Title Search Fee	\$45 - \$65
Appraisal Fee*	\$100 - \$150
Flood Tracking	\$11.00
Mortgage Filing Fec	\$52 - \$68
Recording Fees	\$52 - \$60

**out of state appraisal fees may be higher*

SAFETY DEPOSIT BOX FEES

Annual Rental Rates:	
3x5	\$25.00 plus tax
5x5	\$30.00 plus tax
3x10	\$35.00 plus tax
5x10	\$55.00 plus tax
10x10	\$80.00 plus tax
Drilling Fee	\$135.00

MISCELLANEOUS FEES

Dormant or Inactive Accounts Fee	\$6.00/month
<i>(for accounts with no activity in 12 months, balance less than \$100, and no other account relationships)</i>	
Incoming/Outgoing Wire Transfers	\$15.00 each
Statement Copy Fee	\$5.00/statement
Money Order Fee	\$1.00 each w/multiple acct relationship or \$4.00 each with Main Share only
Official Check	2 free per month, \$5.00 each thereafter or \$5.00 each with Main Share only
Travelers Cheques for One	\$1.00 per \$100
Travelers Cheques for Two	\$1.50 per \$100
Travelers Cheque Card	\$14.95
<i>(Traveler's Cheque Card not included with free Travelers Cheques for Classic Checking Members)</i>	
American Express Gift Card	\$3.95
Visa [®] Gift Card	\$3.95
ACH NSF Fee	\$30.00
ACH Stop Payment	\$30.00
Online Banking	free with checking
Internet Bill Payment Service	
E-Checking	\$0.50 per item
Value, Preferred or Classic Checking	Free, unlimited items
Telephone Inquiry Charge	\$3.00/call
<i>(for excessive inquiries that could be answered through TellerPhone - Classic Club members excluded)</i>	
Negative Balance Accounts	\$6.00 per account, per month
Miscellaneous Collections Fees	MidFirst may charge you fees associated with bringing your account current, including ACH Origination fees
Check Cashing	\$5.00 per visit
<i>(for those members with a Main Share only, and no other products or services)</i>	

First Mortgages are available through MidFirst Financial Services, LLC. For current fees, please contact the Mortgage Department at (513) 420-8640.