

CONSUMER FEE SCHEDULE

Effective March 1, 2023

Accounts

Relationship Checking Account	\$12.00 per month
<i>Fee waived if member maintains a daily balance of \$1,500 or at least \$10,000 in cumulative deposits and/or loans. Fee waived for members 65 years or over.</i>	
Investor Checking Account	\$6.00 per month
<i>Fee waived if member maintains a minimum daily balance of \$1,000.</i>	
Freedom Banking Account	\$4.00 per month
<i>Fee waived with 20 or more posted debit card purchase transactions per month. Transactions performed at an ATM will not qualify.</i>	
Relationship Savings Account	\$12.00 per month
<i>Fee waived if member maintains a daily balance of \$10,000 in cumulative deposits. Fee will be deducted from your checking or savings account at our option.</i>	
Regular Savings - Membership Account	\$5.00 per month
<i>Fee waived if member maintains a minimum average daily balance of \$50</i>	
Regular Savings	\$5.00 per month
<i>Fee waived if member maintains a minimum average daily balance of \$50</i>	
Money Market	\$5.00 per month
<i>Fee waived if member maintains a minimum average daily balance of \$1,000</i>	
Extreme Yield Account	\$10.00 per month
<i>Fee waived if member maintains a minimum daily balance of \$10,000.</i>	
High-Yield Savings Account	\$30.00 per month
<i>Fee waived if member maintains a minimum daily balance of \$25,000.</i>	
High Five Savings Account	\$10.00 per month
<i>Fee waived if member maintains a minimum average daily balance of \$100.</i>	

Card Services

Cash Advance on Foreign Credit Cards	\$5.00 per transaction
Foreign ATM Transaction	\$2.00 per item
<i>Inquiry, Loan Advance, Transfer, Withdrawal</i>	
Loan Payment on Foreign Debit/Credit Card	\$5.00 per transaction or 3% of payment, whichever is greater
Portal Debit Card Fee	\$5.00 per month
<i>Excluding business accounts</i>	
Debit or Credit Card Rush Fee	\$30 per item

Online Services

Bill Payment	\$4.95 per month
<i>Fee for Basic Checking, Freedom Banking, and Debit Card banking (available at age 18) but waived for members 50 & over</i>	
Bill Pay Rush Services	
Expedited (ACH)	\$5.00 per item
Overnight (Check)	\$20.00 per item

Safe Deposit Boxes¹

3 x 5	\$35.00 per year	5 x 5	\$40.00 per year
3 x 10	\$50.00 per year	5 x 10	\$65.00 per year
10 x 10	\$100.00 per year		
Drilling	\$128.00 per incident		
Key Deposit	\$5.00 per box		
Key Replacement	\$32.00 per incident		

1. The contents in your safe deposit box are safe but, unlike your accounts, they are not insured. Sizes listed are not available at all locations.

2. As a courtesy, MIDFLORIDA will rebate overdraft fees for occurrences exceeding 5 in any one day.

3. As a courtesy, MIDFLORIDA will refund the Returned Fee if a deposit is made to cover the item and fee prior to the item being returned.

4. If a paper check is returned for Insufficient Funds, MIDFLORIDA will refund the Returned Fee.

5. If you have Check Advance and the item/transaction is \$5 or less, you will not be charged an Overdraft Fee.

Deposit Services

Cashier's Check to Third Party	\$5.00 per check
Check Images on Statement	\$3.00 per statement
Coin Exchange (coin counter and rolled coin)	
Non-members	5% of amount
Courtesy Transfer Fee	
Savings and Checking	\$3.00 per transfer
<i>Fee waived for Relationship Checking</i>	
Loan and Credit Card	\$10.00 per transfer
Foreign Check Collection Fee	\$35.00 per item
Fund Transfer By Phone	\$5.00 per transaction
<i>Charged for phone-initiated transfers; waived for Relationship Checking</i>	
Holiday Club Early Withdrawal Fee	\$5.00 per transaction
Inactive Fee	\$5.00 per month
<i>No activity for 12 months</i>	
Insufficient Funds (NSF) Fee ²	
Returned Fee ³ - Checks ⁴ and ACH	\$30.00 per item
<i>MIDFLORIDA returned the item for which there were insufficient funds</i>	
Paid (Overdraft) Fee	
<i>MIDFLORIDA paid the item for which there were insufficient funds</i>	
Checks and ACH	\$30.00 per item
ATM/Debit ⁵	
First overdraft/mo.	\$10.00 per item
Second+ overdrafts/mo.	\$30.00 per item
Loan ACH Payment by Phone	\$8.00 per transaction
Negative Balance Fee	\$5.00 per day
<i>Charged the sixth day the account is negative more than \$30</i>	
Paper Statement Fee	\$3.00 per month
<i>Fee waived for members 22 & under and 65 & over</i>	
<i>Fee can be avoided by signing up and accepting eStatement.</i>	
Purchase Currency/Rolled Coin	\$1.00 per \$1,000
Return of Deposit Item	\$15.00 per item
Return Mail Fee	\$5.00 per item
Statement Copy/Account History	\$3.00 per copy
<i>Fee for a prior statement copy or a printout of recent transaction history</i>	
Stop Payment Order	\$30.00 per item
Temporary Checks (4)	\$5.00 per set

Wire Transfers

Domestic - incoming	\$10.00 per wire
Domestic - outgoing	\$20.00 per wire
Foreign - incoming	\$10.00 per wire
Foreign - outgoing	\$45.00 per wire

Miscellaneous

Legal Processing Fee	\$100.00 per incident
Money Order	\$5.00 per item

Always **FREE**

Checking account holders enjoy the following **FREE** services:

FREE Early Paycheck | **FREE** Online Banking | **FREE** Mobile Banking
FREE Account Alerts | **FREE** eStatements | **FREE** Debit Card Rewards
FREE Transactions at MIDFLORIDA and Publix Presto! ATMs

Insured by NCUA.
 Eligibility requirements apply.

MIDFLORIDA
 Florida's community credit union