



Schedule of Service Charges

This Schedule of Service Charges is part of the Account Agreements and Disclosures for Michigan State University Federal Credit Union (MSUFCU). Within this document, the words “we,” “us,” and “our” refer to MSUFCU, and the words “you” and “your” refer to you as a recipient of services we provide.

Checking Account Service Charges	
Totally Green Checking	No Charge
Totally Gold Checking	No Charge
Classic Checking <i>Maintain a daily minimum balance of \$500 to avoid the monthly minimum balance charge.</i>	\$5 monthly minimum balance charge
Money Market Checking <i>Maintain a daily minimum balance of \$2,000 to avoid the monthly minimum balance charge.</i>	\$5 monthly minimum balance charge
Rebuild Checking <i>Use another checking account type or a credit card to avoid the monthly minimum balance charge.</i>	\$5 monthly minimum balance charge
No Dividend Checking <i>Maintain a daily minimum balance of \$500 to avoid the monthly minimum balance charge.</i>	\$5 monthly minimum balance charge
Account Overdraft Charges	
Non-Sufficient Funds (NSF)	No Charge
Non-Sufficient Funds (NSF) Notice	
Electronic	No Charge
Paper¹	\$5.00
<i>Select electronic notices to avoid paper non-sufficient funds (NSF) notice charges.</i>	
Courtesy Pay²	
Check or ACH	\$30.00
Debit Card	\$30.00
<i>Setting up eAlerts and Overdraft Protection links from shares or lines of credit can help avoid Courtesy Pay Charges.</i>	
Overdraft Transfer Notice	
Electronic	No Charge
Paper¹	\$5.00
<i>Select electronic notices to avoid paper overdraft transfer notice charges.</i>	
Account Service Charges	
ACH TEL	\$5.00
<i>Use a check, transfer from an MSUFCU account, or use online bill payment to avoid the ACH TEL (Telephone-Initiated Entry, a one-time ACH deposit or payment to your account) charge.</i>	
Cashier's Check	\$5.00
<i>Use a debit card, online bill payment, or a personal check to avoid the cashier's check charge.</i>	
Check Copy	\$5.00
<i>Obtain a check copy from our mobile app or ComputerLine® to avoid the check copy charge.</i>	
Checkbook Balancing	\$25.00 per hour
<i>Obtain statement copies from our mobile app or ComputerLine® to balance the account yourself to avoid the checkbook balancing charge.</i>	
Coin Machine Use	
Member	No Charge
Nonmember	10% of transaction amount
<i>Open an account to avoid the nonmember coin machine use charge.</i>	
Dormant Account	\$5.00 monthly
<i>Perform a transaction within the account annually to avoid the dormant account charge.</i>	
Escheatment	\$75.00
<i>Perform a transaction within the account annually to avoid the escheatment charge.</i>	
Legal Processing	
Garnishment	\$75.00
Levy	\$75.00
Mobile App and ComputerLine®	No Charge
Money Order	\$3.00
<i>Use a debit card, online bill payment, or personal check to avoid the money order charge.</i>	
Notary	\$1.00 per page after 2 pages
Online Bill Payment - Pay Bills	No Charge
Personal Check Printing, Checkbook Covers, and Accessories	Starting at \$16.00 ³
<i>Use a debit card or online bill payment to avoid the check printing charge.</i>	

¹Paper notice charges may be assessed each time a transaction is presented, even if the transaction was previously rejected and a charge was previously assessed. This means you could be assessed multiple paper notice charges (including multiple NSF notice charges or a combination of multiple NSF notice charges and an overdraft notice charge) for one transaction that you authorized. ²Balance Shield allows members to overdraft their eligible checking accounts by \$5.00 or less with no charge. Balance Shield applies to both Courtesy Pay and Courtesy Pay for Debit (when opted in), on eligible checking accounts and associated debit cards. ³Pricing varies dependent upon the check style, quantity, and customization selected.

Account Service Charges — Continued

Phone Transfer	No Charge
Research <i>Obtain a statement from our mobile app or ComputerLine® to avoid the research charge.</i>	\$25.00 per hour
Returned Deposited Check	
Domestic	No Charge
International	\$50.00
<i>Ask the sender to use a wire transfer to avoid the returned deposited check charge.</i>	
Skip-A-Pay	\$35.00
Statement Copy <i>Obtain a statement from our mobile app or ComputerLine® to avoid the statement copy charge.</i>	\$5.00
Stop Payment	\$25.00
Temporary Checks <i>Use a debit card or online bill payment to avoid the temporary check charge.</i>	\$1.00 per page of 3 checks

ATM, Debit, and Credit Card Charges

Replacement ATM Card, Debit Card or Credit Card <i>Save your debit card or credit card to your mobile wallet for use to avoid the replacement card charge.</i>	\$5.00
Expedited ATM Card, Debit Card, or Credit Card	
Domestic	\$20.00
International	\$35.00
<i>Visit a branch to pick up a card to avoid the expedited card charge.</i>	
Visa Gift Card <i>Use M2Msm, a personal check, or cash to avoid the Visa gift card charge.</i>	\$4.50
Non-CO-OP Network ATM⁴ <i>Use a CO-OP Network ATM to avoid the non-CO-OP Network ATM charge.</i>	\$1.00 per transaction

International Currency, Check Processing, and Service Assessment Charges

International Currency Purchase <i>Use a debit card or credit card to avoid the international currency purchase charge.</i>	\$15.00
International Currency Sale <i>Use a debit card or credit card to avoid the international currency sale charge.</i>	\$15.00
International Check Processing	
Canadian Checks	\$10.00
International Check - Standard	\$35.00
International Check - Federal Reserve	\$100.00
<i>Ask the sender to wire funds to avoid the international check processing charge.</i>	
International Service Assessment (ISA) Charge⁵	
ATM and PIN-Based Transactions	1.00% of Transaction Amount
Signature-Based Transactions	3.00% of Transaction Amount
<i>Use a Platinum Plus Visa Credit Card or Visa Signature® Credit Card to avoid the ISA charge.</i>	

Safe Deposit Box Charges

Annual Safe Deposit Box Rental	
3x5x24	\$30.00
3x10x24	\$40.00
5x10x24	\$60.00
10x10x24	\$120.00
10x15x24⁶	\$200.00
Safe Deposit Box Drilling	Starting at \$280
Safe Deposit Box Replacement Key	\$35.00

Wire Transfer Charges

Incoming Domestic Wire Transfer	No Charge
Incoming International Wire Transfer	No Charge
Outgoing Domestic Wire Transfer <i>Use a personal check, debit card, ACH, or online bill payment to avoid the domestic wire transfer charge.</i>	\$25.00
Outgoing International Wire Transfer <i>Use a personal check, debit card, ACH, or online bill payment to avoid the international wire transfer charge.</i>	\$50.00

⁴A non-CO-OP Network ATM charge may be assessed for each inquiry and each transaction at such an ATM, including a balance inquiry. Multiple charges could be assessed during the same ATM session, such as a balance inquiry fee and a withdrawal fee. Non-CO-Op Network ATMs are those not owned by us or third parties participating in the CO-OP Network. ⁵International transactions are transactions initiated at an ATM that dispenses currency other than U.S. dollars or with a merchant who processes the transaction in a country other than the United States. International transactions include internet and other transactions initiated in the U.S. with a merchant who processes the transaction in a foreign country. ISA charge is calculated after the transaction has been converted to U.S. dollars. ⁶Only at East Lansing Headquarters location.





Schedule of Service Charges

(effective November 8, 2023)

This Schedule of Service Charges is part of the Account Agreements and Disclosures for Michigan State University Federal Credit Union (MSUFCU). Within this document, the words "we," "us," and "our" refer to MSUFCU, and the words "you" and "your" refer to you as a recipient of services we provide.

Checking Account Service Charges

Totally Green Checking	No Charge
Totally Gold Checking	No Charge
Classic Checking <i>Maintain a daily minimum balance of \$500 to avoid the monthly minimum balance charge.</i>	\$5 monthly minimum balance charge
Money Market Checking <i>Maintain a daily minimum balance of \$2,000 to avoid the monthly minimum balance charge.</i>	\$5 monthly minimum balance charge
Rebuild Checking <i>Use another checking account type or a credit card to avoid the monthly minimum balance charge.</i>	\$5 monthly minimum balance charge
No Dividend Checking <i>Maintain a daily minimum balance of \$500 to avoid the monthly minimum balance charge.</i>	\$5 monthly minimum balance charge

Account Overdraft Charges

Non-Sufficient Funds (NSF)	No Charge
Non-Sufficient Funds (NSF), Courtesy Pay, or Overdraft Transfer Notice	
Electronic	No Charge
Paper¹	\$2.00
<i>Elect electronic notices to avoid paper notice charges.</i>	
Courtesy Pay Daily Usage Charge²	
Check or ACH	\$30.00 per day
Debit Card	\$30.00 per day
<i>Setting up eAlerts and Overdraft Protection links from shares or lines of credit can help avoid Courtesy Pay Daily Usage charges.</i>	

Account Service Charges

ACH TEL <i>Use a check, transfer from an MSUFCU account, or use online bill payment to avoid the ACH TEL (Telephone-Initiated Entry, a one-time ACH deposit or payment to your account) charge.</i>	\$5.00
Cashier's Check <i>Use a debit card, online bill payment, or a personal check to avoid the cashier's check charge.</i>	\$5.00
Check Copy <i>Obtain a check copy from our mobile app or ComputerLine® to avoid the check copy charge.</i>	\$5.00
Checkbook Balancing <i>Obtain statement copies from our mobile app or ComputerLine® to balance the account yourself to avoid the checkbook balancing charge.</i>	\$25.00 per hour
Coin Machine Use	
Member	No Charge
Nonmember	10% of transaction amount
<i>Open an account to avoid the nonmember coin machine use charge.</i>	
Dormant Account <i>Perform a transaction within the account annually to avoid the dormant account charge.</i>	\$5.00 monthly
Escheatment <i>Perform a transaction within the account annually to avoid the escheatment charge.</i>	\$75.00
Legal Processing	
Garnishment	\$75.00
Levy	\$75.00
Mobile App and ComputerLine®	No Charge
Money Order <i>Use a debit card, online bill payment, or personal check to avoid the money order charge.</i>	\$3.00
Notary	\$1.00 per page after 2 pages
Online Bill Payment - Pay Bills	No Charge
Personal Check Printing, Checkbook Covers, and Accessories <i>Use a debit card or online bill payment to avoid the check printing charge.</i>	Varies, starting at \$16.00
Phone Transfer	No Charge
Research <i>Obtain a statement from our mobile app or ComputerLine® to avoid the research charge.</i>	\$25.00 per hour

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Account Service Charges — Continued

Returned Deposited Check	
Domestic	No Charge
International	\$50.00
<i>Ask the sender to use a wire transfer to avoid the returned deposited check charge.</i>	
Skip-A-Pay	\$35.00
Statement Copy	\$5.00
<i>Obtain a statement from our mobile app or ComputerLine® to avoid the statement copy charge.</i>	
Stop Payment	\$25.00
Temporary Checks	\$1.00 per page of 3 checks
<i>Use a debit card or online bill payment to avoid the temporary check charge.</i>	

ATM, Debit, and Credit Card Charges

Replacement ATM Card, Debit Card or Credit Card	\$5.00
<i>Save your debit card or credit card to your mobile wallet for use to avoid the replacement card charge.</i>	
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Domestic	\$20.00
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<i>Visit a branch to pick up a card to avoid the expedited card charge.</i>	
Visa Gift Card	\$4.50
<i>Use M2Msm, a personal check, or cash to avoid the Visa gift card charge.</i>	
Non-CO-OP Network ATM⁴	\$1.00 per transaction
<i>Use a CO-OP Network ATM to avoid the non-CO-OP Network ATM charge.</i>	

International Currency, Check Processing, and Service Assessment Charges

International Currency Purchase	\$20.00
<i>Use a debit card or credit card to avoid the international currency purchase charge.</i>	
International Currency Sale	\$20.00
<i>Use a debit card or credit card to avoid the international currency sale charge.</i>	
International Check Processing	
Canadian Checks	\$10.00
International Check - Standard	\$35.00
International Check - Federal Reserve	\$100.00
<i>Ask the sender to wire funds to avoid the international check processing charge.</i>	
International Service Assessment (ISA) Charge⁵	
ATM and PIN-Based Transactions	1.00% of Transaction Amount
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Safe Deposit Box Drilling	Starting at \$280
Safe Deposit Box Replacement Key	\$35.00

Wire Transfer Charges

Incoming Domestic Wire Transfer	No Charge
Incoming International Wire Transfer	No Charge
Outgoing Domestic Wire Transfer	\$25.00
<i>Use a personal check, debit card, ACH, or online bill payment to avoid the domestic wire transfer charge.</i>	
Outgoing International Wire Transfer	\$50.00
<i>Use a personal check, debit card, ACH, or online bill payment to avoid the international wire transfer charge.</i>	

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