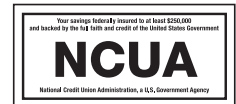




Marriott Employees' Federal Credit Union Schedule of Account Fees

Fees subject to change
Effective December 1, 2011



Federally Insured
by NCUA

	Standard	Bronze+	Concierge Service	
			Silver	Gold
CONCIERGE SERVICE				
Monthly Minimum balance (based on average daily combined deposit balance)	N.A.	\$1,500	\$5,000	\$25,000 average daily combined deposit balance or \$50,000 average daily combined loan and deposit balance (excluding credit cards and first mortgages)
+ Note: Concierge Bronze is no longer available for new enrollments. Fee information is presented for members with existing Concierge Bronze Service only.				
Monthly fee (assessed only if monthly minimum balance is not maintained)	N.A.	\$8	\$15	\$25
MEMBERSHIP —Initial one-time fee to join MEFCU	\$5	\$5	\$5	\$5
Credit/Debit Charge Back Fee --When a transaction is denied funding an account opening through credit or debit.	\$30	\$30	\$30	\$30
ALL ACCOUNTS (Except IRAs)				
Attachments and levies --When an attachment, levy or garnishment is served to the credit union.	\$50	\$50	\$50	\$50
Early closure --When an account, other than a club savings account, is closed within one year of opening.	\$10	\$10	None	None
Dormant Account – One time administrative fee charged when all accounts have no activity, other than dividends or fees, for 30 consecutive months.	\$50	\$50	\$50	\$50
Inactive account --When all accounts have no activity, other than dividends or fees, for three quarters, and aggregate balance is less than \$1,000.	\$25/qtr	\$25/qtr	\$25/qtr	\$25/qtr
Overdrawn account —When a transaction causes an account to be overdrawn. Includes ACH transactions.	\$32*	\$32*	\$32*	\$32*
Phone withdrawal —MEFCU check withdrawal through Member Services.	\$3	\$3	None	None
Reopening —Reopening an account within one year of closing.	\$10	\$10	\$10	None
Returned ACH fee —When an ACH is returned for insufficient funds.	\$32*	\$32*	\$32*	\$32*
Returned check —When a deposited or cashed check is returned.	\$15	\$15	\$15	None
Returned mail —When a statement or other mail is returned due to a bad address.	\$5	\$5	\$5	None
Stop payment (MEFCU check) —A stop payment is issued on a MEFCU check.	\$32*	\$32*	None	None
SAVINGS (SHARE) ACCOUNTS (in addition to fees for All Accounts)				
Minimum balance —If balance falls below \$500 on any day of the month, except during the first 365 days* after account opening. (Applies to Primary and Secondary Savings only)	\$3.00/mo.*	None	None	None
Club account —Club savings account annual maintenance fee.	\$5	None	None	None
Excess transaction fee —More than six debit transactions per month.	\$5	\$5	\$5	\$5
CHECKING (SHARE DRAFT) ACCOUNTS (in addition to fees for All Accounts)				
Returned item (Insufficient funds) —When an item is returned for insufficient funds.	\$32*	\$32*	\$32*	\$32*
Clearing (Insufficient funds paid) —Payment of an item despite insufficient funds in the account.	\$32*	\$32*	\$32*	\$32*
Courtesy Pay	\$32*	\$32*	\$32*	\$32*
Automatic transfer (overdraft) —Automatic transfer of funds to cover an item.	\$5*	None	None	None
Photocopy —Photocopy of a personal check.	\$2	\$2	None	None
Stop payment —Stop payment on a personal check, ACH transaction, or a series of five or more consecutively numbered checks (lost checkbook), per series.	\$32*	\$32*	\$32*	None

* Indicates fee has changed since last Schedule of Account Fees issued.

MARRIOTT EMPLOYEES' FEDERAL CREDIT UNION

Building relationships that last a lifetime

P. O. Box 6006, Bethesda, MD 20827-6006 ♦ Member Services 800-821-7280 ♦ MET telephone banking 800-788-8585

www.mefcudirect.com

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REGULAR CHECKING (SHARE DRAFT) ACCOUNTS (in addition to Checking (Share Draft) account fees)				
Minimum balance —If checking balance falls below \$500 on any day of the month.	\$7/mo.*	None	None	None
Check Printing — Prices depend on quantity and style.	None (Safety Paper)	None (Concierge Style Only)	None (Concierge Style Only)	None (Concierge Style Only)
FREE CHECKING (SHARE DRAFT) ACCOUNTS (in addition to Checking (Share Draft) account fees)				
Check Printing — Prices depend on quantity and style.	Varies	None (Concierge Style Only)	None (Concierge Style Only)	None (Concierge Style Only)
MONEY MARKET ACCOUNTS (in addition to Checking (Share Draft) and Savings (Share) account fees)				
Minimum balance —If average daily balance falls below \$2,500.	\$10/mo.	None	None	None
Check Printing — Prices depend on quantity and style.	Varies	Varies	Varies	Varies
ATM/CHECK CARDS AND SHARED BRANCH SERVICES				
All transactions and balance inquiries at MEFCU Owned ATMs, Allpoint Network ATMs and CO-OP Network ATMs	None	None	None	None
Approved Transactions and balance inquiries at foreign ATMs (excluding Allpoint and CO-OP Network ATMs which are free)	\$2.50*	2 free/month, then \$2.50* each	4 free/month, then \$2.50* each	None
Denied transactions at foreign ATMs (excluding Allpoint and CO-OP Network ATMs which are free)	\$.75	2 free/month, then \$.75 each	4 free/month, then \$.75 each	None
ATM card, check card, or PIN replacement ATM card, check card, or PIN Rush Delivery (please inquire)	\$ 5 ea. Varies	\$ 5 ea. Varies	\$ 5 ea. Varies	None Varies
Shared branch transactions Withdrawal, check cashed, transfer, line of credit advance. (Deposits and loan payments are free)	\$3.00*	2 free/month, then \$3.00*	4 free/month, then \$3.00*	None
Checking Accounts – ATM & Shared Branch Transaction Pricing (Transaction Fees listed above apply after two free transactions per month)				
- Approved Transactions and balance inquiries at foreign ATMs	2 free/month	N/A	N/A	N/A
- Denied transactions at foreign ATMs	2 free/month			
- Shared Branch transactions (withdrawal, check cashed, transfer and line of credit)	2 free/month			
OTHER SERVICES				
Overnight Mail —All except ATM and check cards.	\$15	\$15	\$10	None
Prior statement fee —Providing a copy of a prior statement.	\$2	\$2	None	None
Copy of MEFCU check	\$2	\$2	None	None
Transaction list —Copy of interim statement.	\$2	\$2	None	None
Research —Account research (minimum \$20).	\$20/hr.	\$20/hr.	\$20/hr	None
Gift Cards	\$5 each	\$5 each	\$5 each	\$5 each
Traveler's checks —Standard. Gift checks.	1.5% \$2.50 each	1.5% \$2.50 each	1.5% \$2.50 each	1.5% \$2.50 each
Wire transfer —Outgoing domestic wire transfer. Outgoing foreign wire transfer.	\$20 \$50	\$20 \$50	\$20 \$50	\$20 \$50
Deposit verification —Member-authorized verification to third party.	\$10	\$10	None	None

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