



Marriott Employees' Federal Credit Union  
**Schedule of Account Fees**  
 Fees and/or Services subject to change  
**Effective September 1, 2017**

Federally Insured by the NCUA

	Standard	Bronze+	Concierge Service	
			Silver	Gold
<b>CONCIERGE SERVICE</b>				
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
<b>MEMBERSHIP</b> —Initial one time fee to join MEFCU	\$5	\$5	\$5	\$5
<b>Credit/Debit Charge Back Fee*</b> —When a transaction is denied funding an account opening through credit, debit or ACH.	\$35*	\$35*	\$35*	\$35*
<b>ALL ACCOUNTS (Except IRAs)</b>				
<b>Attachments and levies</b> —When an attachment, levy or garnishment is served to the credit union.	\$50	\$50	\$50	\$50
<b>Early closure</b> —When an account, other than a club savings account, is closed within one year of opening.	\$10	\$10	None	None
<b>Dormant Account</b> — One time administrative fee charged when all accounts have no activity, other than dividends or fees, for 30 consecutive months.	\$50	\$50	\$50	\$50
<b>Inactive account</b> —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
<b>Overdrawn account</b> —When a transaction causes an account to be overdrawn. Includes ACH transactions.	\$35	\$35	\$35	\$35
<b>Phone withdrawal</b> —MEFCU check withdrawal through Member Services.	\$3	\$3	None	None
<b>Reopening</b> —Reopening an account within one year of closing.	\$10	\$10	\$10	None
<b>Returned ACH fee*</b> —When an ACH is returned for insufficient funds. (includes External Transfers, Bill Payments, and Loan Payments returned for insufficient funds)	\$35	\$35	\$35	\$35
<b>Returned check</b> —When a deposited or cashed check is returned.	\$15	\$15	\$15	None
<b>Returned mail</b> —When a statement or other mail is returned due to a bad address.	\$1/month	\$1/month	\$1/month	\$1/month
<b>Mailed Paper Statement Fee</b> — Charged monthly for members receiving paper statements. Will not be assessed when member enrolls in E-statements.	\$1/month	\$1/month	None	None
<b>SAVINGS (SHARE) ACCOUNTS (in addition to fees for All Accounts)</b>				
<b>Minimum balance</b> —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/month	None	None	None
<b>Club account</b> —Club savings account annual maintenance fee.	\$5	None	None	None
<b>Excess transaction fee</b> —More than six debit transactions per month.	\$10*	\$10*	\$10*	\$10*
<b>CHECKING (SHARE DRAFT) ACCOUNTS (in addition to fees for All Accounts)</b>				
<b>Returned item (Insufficient funds)</b> —When an item is returned for insufficient funds.	\$35	\$35	\$35	\$35
<b>Clearing (Insufficient funds paid)</b> —Payment of an item despite insufficient funds in the account.	\$35	\$35	\$35	\$35
<b>Courtesy Pay</b>	\$35	\$35	\$35	\$35
<b>Automatic transfer (overdraft)</b> —Automatic transfer of funds to cover an item.	\$6	None	None	None
<b>Photocopy</b> —Photocopy of a personal check.	\$2	\$2	None	None
<b>Stop payment</b> —Stop payment on a personal check, ACH transaction, or a series of five or more consecutively numbered checks (lost checkbook), per series.	\$35	\$35	\$35	None

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			<b>Silver</b>	<b>Gold</b>
<b>REGULAR CHECKING (SHARE DRAFT) ACCOUNTS</b> <i>(in addition to Checking (Share Draft) account fees)</i>				
<b>Minimum balance</b> —If checking balance falls below \$500 on any day of the month.	\$10/month	None	None	None
<b>Check Printing</b> — Prices depend on quantity and style.	None (Safety Paper)	None (Concierge Style Only)	None (Concierge Style Only)	None (Concierge Style Only)
<b>FREE CHECKING (SHARE DRAFT) ACCOUNTS</b> <i>(in addition to Checking (Share Draft) account fees)</i>				
<b>Check Printing</b> — Prices depend on quantity and style.	Varies	None (Concierge Style Only)	None (Concierge Style Only)	None (Concierge Style Only)
<b>MONEY MARKET ACCOUNTS</b> <i>(in addition to Checking (Share Draft) and Savings (Share) account fees)</i>				
<b>Minimum balance</b> —If average daily balance falls below \$2,500.	\$12/month	None	None	None
<b>Check Printing</b> — Prices depend on quantity and style.	Varies	Varies	Varies	Varies
<b>Excess Transaction Fee</b> - More than six debit transactions per month.	\$10*	\$10*	\$10*	\$10*
<b>ATM/CHECK CARDS AND SHARED BRANCH SERVICES</b>				
<b>All transactions and balance inquiries at MEFCU Owned ATMs, Allpoint Network ATMs and CO-OP Network ATMs</b>	None	None	None	None
<b>Approved Transactions and balance inquiries at foreign ATMs</b> (excluding Allpoint and CO-OP Network ATMs which are free)	\$2.50	2 free/month, then \$2.50	4 free/month, then \$2.50	None
<b>Denied transactions at foreign ATMs</b> (excluding Allpoint and CO-OP Network ATMs which are free)	\$1	2 free/month, then \$1	4 free/month, then \$1	None
<b>ATM card, check card, or PIN replacement</b>	\$5 ea.	\$5 ea.	\$5 ea.	None
<b>ATM card, check card, or PIN Rush Delivery (please inquire)</b>	Varies	Varies	Varies	Varies
<b>Shared branch transactions</b> Withdrawal, check cashed, transfer, line of credit advance. <i>(Deposits and loan payments are free)</i>	\$3	2 free/month, then \$3	4 free/month, then \$3	None
<b>Checking Accounts – ATM &amp; Shared Branch Transaction Pricing</b> <i>(Transaction Fees listed above apply after two free transactions per month)</i>				
- 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			
<b>OTHER SERVICES</b>				
<b>Stop payment (MEFCU check)</b> —A stop payment is issued on a MEFCU check.	\$35	\$35	None	None
<b>Overnight Mail</b> —Domestic.* —International.*	\$25* \$50*	\$25* \$50*	\$20* \$40*	None
<b>Prior statement fee</b> —Providing a copy of a prior statement.	\$2	\$2	None	None
<b>Copy of MEFCU check</b>	\$2	\$2	None	None
<b>Transaction list</b> —Copy of interim statement.	\$2	\$2	None	None
<b>Research</b> —Account research (minimum \$20).	\$20/hr.	\$20/hr.	\$20/hr.	None
<b>Gift Cards</b>	\$5 each	\$5 each	\$5 each	\$5 each
<b>Wire transfer</b> —Outgoing domestic wire transfer.	\$25	\$25	\$25	\$25
<b>Account verification*</b> —Member-authorized verification to third party.	\$10	\$10	None	None

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