

**Morton Lane Federal Credit Union
Service/Fee Schedule - Revised December 2018**

A Service/Fee Schedule Disclosure is required under The Federal Truth-in-Savings (TIS) Act and by the National Credit Union Administration (NCUA).

MEMBER ACCOUNTS SERVICE/FEE SCHEDULE

Any Savings Withdrawal through Home Banking	\$0.00
Any Savings Withdrawal in Excess of 3 Per Quarter Done at Branch	\$2.00
Any Early Withdrawal from Holiday Club Account	\$5.00
Dormant Accounts - Inactive for Over 24 Months Fee/Month	\$20.00
Photo Copy of Check	\$5.00
Deposited Return Item	\$20.00
Stop Payment on A Withdrawal Check	\$35.00
Quarterly Statement Copy	\$5.00
Copy of Withdrawal Receipt	\$1.00
Incoming Wire (Domestic Only) \$100 - \$5,000	\$10.00
Incoming Wire (Domestic Only) \$5,001+ More	\$5.00
Outgoing Wire (Domestic Only)	\$35.00
ACH Stop Return	\$20.00
Courtesy Pay	\$21.00
Garnishment/Levy	\$25.00
Bad Address / No Contact / Return Mail	\$15.00
Deposits of \$100K & Accumulated Withdrawals within One Year Exceeding \$25K	0.2% of WD

SHARE DRAFT SERVICE/FEE SCHEDULE

Monthly Service	\$0.00
Per Check Fee	\$0.00
Over-the-Counter Deposits	\$0.00
Stop Payment	\$20.00
Remove Stop Payment	\$20.00
Return Draft/ NSF Fee	\$21.00
Home Banking Non-Sufficient Funds	\$21.00
Deposited Return Item	\$20.00
Photocopy of Draft	\$5.00
Certified Draft	\$8.00
Copy of Monthly Statement	\$5.00
Draft Purchase – Cost Varies Per Order	Varies
Checkbook Balancing Per Half Hour	\$25.00

VISA ATM/DEBIT CARD SERVICE/FEE SCHEDULE

ATM Cash Withdrawals	\$1.00
ATM Balance Inquiries	\$0.75
ATM Transfers	\$1.00

DEBIT Card Purchase (when processed as a CREDIT)	\$0.00
DEBIT Card Purchase (when processed as a DEBIT)	\$2.00
DEBIT Card Non-Sufficient Funds	\$21.00
ATM Card Non-Sufficient Funds	\$21.00
Replacement of Visa ATM-DEBIT-CREDIT Card	\$15.00
Expedited Replacement of Visa ATM/Debit Card	\$25.00
ATM PIN Mailer	\$1.00

ATM SERVICE/FEE SCHEDULE – CREDIT UNION-OWNED ATMS

<i>Buffalo State College – Student Union Buffalo State College – Butler Library</i>	
<i>UB North Campus – Student Union UB North Campus – Alumni Arena</i>	
<i>Roswell Park Hospital – Parking Ramp</i>	
ATM Cash Withdrawals	\$0.00
ATM Balance Inquiries	\$0.75
ATM Transfers	\$0.00

CANADIAN CHECK DEPOSIT FEE SCHEDULE

Canadian Check Drawn on a Canadian Bank in U.S. Funds	\$18.00
Canadian Check Drawn on a Canadian Bank in Canadian Funds	\$18.00

All fees subject to change without notice.

