

Schedule of Fees

Effective Date: February 15, 2020

Share Draft and Share Account Services	
Deposited Item Returned	\$25.00
Re-deposited Item Returned	\$20.00
Early Withdrawal from Scheduled Club Accounts	\$20.00
Foreign Collections Item	\$35.00
Non-Sufficient Funds	\$30.00
Paid Overdraft ¹	\$30.00
Overdraft Transfer ²	\$4.00
Physical Draft/Statement Copy (each)	\$5.00
Uncollected Funds Fee (Draft, ACH, Debit Card & ATM)	\$30.00
Stop Payment Fee ³	\$20.00 / \$25.00
IRA Trustee to Trustee Transfer Fee	\$50.00
ATM and Debit Card Services	
ATM Withdrawal/Transfer Fee	\$1.00 in excess of eight (8) per month
Re-issue Debit Card	\$7.00
Rush Card Fee	Varies
EFT Services	
Incoming Domestic Wire	No Charge
Incoming International Wire	No Charge
Outgoing Domestic Wire	\$25.00
Outgoing International Wire	\$50.00
International Wire Cancellation Fee	\$60.00
Miscellaneous Charges	
Official/Cashier's Check (when payable to a 3rd party)	\$5.00
Escheatment Processing Fee	\$50.00
Inactive Account Fee ⁴	\$5.00 per Month
Legal Process	\$50.00
Levy/Collection Item	\$50.00
Closed Account Fee (if Account closed in first year)	\$25.00
Account Verification Letter / Forms Completion	\$10.00
Money Orders	\$1.50
Notary Service	No Charge
Paper Statement Fee	\$2.00 per Month
Research Per Hour	\$25.00
Visa Gift Card Activation Fee	\$3.95
Visa TravelMoney Reloadable Travel Card	\$4.95
Returned Mail/Bad Address	\$5.00 per Month
FedEx Mail/Shipping / Overnight Rush Delivery	\$20.00 / \$30.00
Extension Agreement Fee	\$25.00
Mortgage Cancellation	\$25.00 plus County Cost
Subordination Fee	\$100.00
Convenience/Processing Payment Fee	\$10.00

Fees subject to change

Limitations reserved by Motion Federal Credit Union

¹Includes but is not limited to Share Drafts, ACH and ATM withdrawals

²Maximum of six (6) debits per month from a share or money market account

Debits exceeding 6 will be charged a fee equal to the current Non-Sufficient Funds Fee

Repeated excess transfers will result in a loss of overdraft privileges

³ Includes but not limited to Share Drafts and Certified Bank Checks

Single item / Series of items

Special processing fee on Money Orders and Cashier's Checks apply

⁴Charges begin after 12 consecutive months of inactivity

Please visit motionfcu.org for updates, details, restrictions regarding fees or contact us at 908-862-6966