

**Our Service Charges** (Effective 08-01-2021)

**Account Maintenance Fees**

Reg. Checking Account .....	\$5.00/Month*
1st Advantage Checking 55+ .....	Free
Check Again Checking .....	\$10.00**
Young and Free .....	Free
All About Youth (Plus).....	Free
Business Checking (>25 transactions) .....	\$15.00

**ATM/Debit Card Fees**

ATM Card .....	Free
Debit Card .....	Free
Replacement Debit Card .....	\$5.00
..... (1st occurrence, \$10.00 afterwards)	
ATM Card Abuse/Fraud.....	\$15.00
Debit/ACH Dispute Fee .....	\$10.00/item
ATM Transactions.....	Free***
Foreign ATM Transaction .....	\$1.00/ Transaction
ATM Balance Inquiry .....	Free
ATM Transaction - Non-Members.....	\$3.00/ Transaction

**Loan Application Fees**

Credit Application - Consumer.....	\$5.00
Consumer Loan Doc Prep .....	\$30.00
Mortgage Loan Doc Prep.....	\$500.00
Pre-Qual Loan Fee .....	\$10.00

**Online/Bill Pay Fees**

Online Banking/Mobile Banking .....	Free
Expedited Bill Payment Fee.....	\$30.00
Portal Pay via Online/Mobile Banking (ACH).....	\$1.00
Portal Pay via Online/Mobile Banking (Card).....	\$1.50
Portal Pay Employee Assisted (ACH).....	\$10.00
Portal Pay Employee Assisted (Debit Card) .....	\$10.00

**Safe Deposit Box Fees**

3X5 .....	\$25.00/year
3X10 .....	\$35.00/year
5X10 .....	\$45.00/year
10X10 .....	\$55.00/year

**Miscellaneous Fees**

Christmas Club Early Withdrawal .....	\$20.00
1st Beginnings Early Withdrawal .....	\$20.00
Statement Duplicate .....	\$3.00
Account History.....	\$3.00
Below Minimum Balance .....	\$5.00
Return Deposited Item.....	\$10.00
Check Returned for Non-Sufficient Funds (NSF)**** .....	\$30.00
Overdraft Privilege Charge .....	\$30.00
Stop Payment .....	\$30.00
Outgoing Wires .....	\$12.50
Incoming Wires.....	\$10.00
Western Union Wires.....	\$25.00
International Outgoing Wires .....	\$37.50
International Incoming Wires .....	\$17.50
Wire Correction Fee.....	\$10.00
International Transaction Fee .. 1.0% of transaction amount	
<i>This fee applies to any debit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.</i>	
Dormant Account.....	\$5.00
Account Research/Balancing.....	\$20.00/hour
Personalized Replacement Checks.....	\$10.00/page
Official Check .....	\$3.00
Money Order (>2) .....	\$2.00
Return Mail/Address Change.....	\$3.00/return
Notary (Members).....	Free
Notary (Non-Members).....	\$5.00
Non-1st Mississippi FCU Check Cashing .....	\$3.00
Employee assisted acct. inquiry .....	\$3.00
IRA Transfer to another institution .....	\$25.00
Escheat Fee .....	\$50.00

\*No Charge for Accounts with balance greater than \$500.00.

\*\*\$8.00 with monthly Direct Deposit

\*\*\*Terminals owned/operated by 1<sup>st</sup> Mississippi Federal Credit Union.

\*\*\*\*An NSF charge is imposed each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentment against insufficient funds will result in a separate charge.