



SCHEDULE OF FEES

This Schedule of Fees for all Accounts sets forth certain conditions, fees and charges applicable to your Share, Share Draft, ATM Card, Visa® Debit Card, Visa® Credit Card and Loan accounts at Mission City Federal Credit Union. This schedule is incorporated as part of your account agreement with Mission City Federal Credit Union. The Credit Union reserves the right to revise these fees or impose additional charges at any time. Should such changes occur, affected members will be notified. All fees and changes associated with the Credit Union's credit card and lending are disclosed in full at the time of application.

EFFECTIVE JANUARY 1, 2026

GENERAL FEES

Account Research Fee	\$25 per hour
Outgoing Domestic Wire Transfer Fee	\$15
Outgoing International Wire Transfer Fee	\$30
Stop Payment Order (per Item or Range)	\$10
Corporate/Cashier's Check	\$5 per item
Statement Reprint	\$2 per page
Paper Statement Fee	\$2
Return Mail Fee ¹	\$10 per envelope
Escheat Account Reporting Fee	\$2
Subpoena/Legal Research	\$25 per hour
Tax Levy	\$25 per levy
Foreign Item ² (Not in U.S. Dollars)	\$30
Returned Deposited Item	\$20
Notary ³	\$15 per signature
Non-Sufficient Funds (NSF) Fee ⁴	\$14
Courtesy Pay Fee ⁵	\$14
DMV Title Transfer	\$15
Lien Satisfied Request	\$25
Demand Request	\$30
Reconveyance	\$45
Consumer Loan Rate Modification	\$100
2nd Mortgage Subordination	\$300
Loan Extension Agreement	\$50
Real Estate Loan Rate Modification	\$1,000
Skip-a-Pay Fee ⁶	\$20

REGULAR SHARE ACCOUNT

Regular Share Account Inactivity Fee	\$5
(After 12 months of inactivity in member's account and an aggregate balance of less than \$100)	

VISA® DEBIT CARD/ VISA® CREDIT CARD

ATM Adjustment Fee	\$6
Replacement of Lost or Stolen ATM/Debit Card	\$5
Rush Debit/Visa Card ⁷	\$50 per item
Visa International Multiple-Currency Transaction ⁸	1.0% of each transaction in U.S. dollars
Visa International Single-Currency Transaction ⁹	1.0% of each transactions in U.S. dollars

1 Failure to notify of address change

2 Check Held for Collection

3 Fee waived with an active checking account

4 For share drafts, ACH debits and ATM transactions

5 Non-Sufficient Funds Fee for ATM transactions will only apply if the Credit Union has member's affirmative consent (opt-in) on file. Maximum 3 fees per day

6 New & Used Autos, Motorcycles, RV's, Motorhomes, Boats, Closed End Signature and Vacation loans

7 For 2-day rush delivery

8 Transactions made in foreign currency

9 Transactions made in foreign currency, billed in U.S. dollars