MidWest
FINANCIAL CREDIT UNION

Business Services

	Organizational Account	Business Basic	Business Plus
Minimum Opening Deposit	$50.00	$100.00	$100.00
Monthly Maintenance Fee	$5.00	$10.00	$25.00
Minimum Balance to Waive Monthly Maintenance Fee	$500.00	$1,000.00	$5,000.00
Activity Charge*	First 50 items free/ $.25 per item thereafter	First 75 items free/ $.25 per item thereafter	First 150 items free/ $.25 per item thereafter
Minimum Balance for Interest	N/A	N/A	$5,000.00
Interest Rate	N/A	N/A	Tiered
ATM/Debit Card Access	Yes	Yes	Yes
Free Monthly E-Statement	Yes	Yes	Yes
Free E-Bill Pay	Yes	Yes	Yes
Overdraft Privilege	No	Yes	Yes
Free Night Deposit Service	Yes	Yes	Yes

*Items include checks and other withdrawals, deposited items and other credits.

Your savings federally insured to at least $250,000
and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

800.968.5626 • 734.769.4621
mwfcu.org • accountsvcs@mwfcu.org

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Business Services-Fees Schedule

MidWest Financial Credit Union determines fees based on the cost of providing the service, the ability to avoid fees by using alternate delivery channels, charges assessed at similar institutions, ordinary vs. extraordinary use, and the cooperative nature of the Credit Union– providing genuine value and access at a fair price.

Returned Items	$30.00
Paid Overdraft (for checks, ATM withdrawals or by other electronic means as applicable)	$30.00
Returned Foreign Item	All fees charged by returning institution
Stop Payment Order (per Item/Series)	$30.00
Deposited Checks Returned Unpaid	$10.00
ACH or EFT Returned Unpaid	$10.00
Overdraft Protection Transfer Fee	$5.00
Research/Reconciliation (per hour, min. 1 hour)	$20.00
Copy of Paid Check	$5.00
Duplicate Statement	$5.00
Duplicate Tax Document	$2.00
Temporary Checks (12)	$5.00
Dormant Account Fee (per month)	$5.00
Printed Checks	Varies by Style
Service Center Withdrawals (waived w/Direct Deposit)	$2.00
Check Cashing Fee (Saving Account only under $500)	$2.00
Foreign Check Deposit	$10.00
Wire Transfer Funds (US)	$15.00
Escheat	$25.00
Early Account Closure (close w/in 90 days of opening)	$10.00
Returned Mail (including statements)	$5.00

Monthly Maintenance Fee

Savings Account (Savings only with EFT)	$3.00
With e-Statements	None
Organizational Account	$5.00
Business Basic Checking	$10.00
Business Plus Checking	$25.00

Balance Requirements, Activity Charges & Interest

Organizational Account
- $50 to open, $500 minimum to waive monthly fees
- Non-interest bearing
- Activity Charge*: first 50 items free/$.25 per item thereafter

Business Basic Account
- $100 to open, $1,000 minimum to waive monthly fees
- Non-interest bearing
- Activity Charge*: first 75 items free/$.25 per item thereafter

Business Plus Account
- $100 to open, $5,000 minimum to waive monthly fees
- Interest rate is tiered, $5,000 minimum to earn interest
- Activity Charge*: first 150 items free/$.25 per item thereafter

Online Banking

Internet Banking	None
E-Bill Payment	None+
E-Statements	None

+E-Bill Payment privileges will be turned off after four months of inactivity.

Teletone

Transfers, Payments, Loan Advances, Inquiries. . . . . None

Automated Teller Machine (ATM)

Each month a member will receive 8 free** ATM withdrawals at any ATM machine (in Network or Foreign Network). At the 9th transaction, a $2.00 transaction fee will apply for all withdrawals.

Balance Inquiries	None
Mini-Statements	None
Card Replacement	$5.00

***A surcharge may be imposed by the Financial Institution that owns the ATM.*

Other Service Fees

American Express Travelers Cheques (per $100)	$1.00
American Express Travelers Cheques for Two (per $100)	$1.50
American Express Gift Cheques	$1.25
Cashier's Check	$3.00
Check by Phone	$5.00
Foreign Currency Orders	$15.00 + shipping
Foreign Cable	$30.00
Garnishment	$40.00
Lien Verification (per month)	$10.00
Money Orders	$1.00
Night Depository Services	None
On-Us Check Cashing for Non-Members (per check)	$3.00
Reloadable Visa Debit	$10.00
Reloadable Visa Debit Reload Fee	$3.00
Signature Guarantees	$10.00
Telephone Transfers	$3.00
VISA Gift Cards	None

MidWest Financial Credit Union reserves the right to close any account not maintained in a satisfactory manner and the right to offer checking accounts and access to automated teller machines to members in good standing. Delinquency, overdrafts, failure to provide a correct address or other adverse action can be reason(s) for denying or revoking privileges. Fees may be changed at any time without notice except when notice is required by law.

Effective 10/28/08

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