FEE SCHEDULE

These fees/service charges may be applicable to your account.

Insufficient Funds (NSF) Fee	per item	$30.00
Paid Insufficient Funds (Overdraft) Fee[1]	per item	$30.00
ACH Insufficient Funds Fee	per item	$30.00
Paid ACH Insufficient Funds (Overdraft) Fee[1]	per item	$30.00
Paid ATM/Debit Insufficient Funds (Overdraft) Fee[1]		
First overdraft/mo.	per item	$10.00
Second + overdrafts/mo.	per item	$30.00
Negative Balance Fee	per day	$5.00
charged the sixth day the account is negative		
Stop Payment Order	per item	$25.00
Check Reject Fee (for poor print quality)	per item	$5.00
Checkbook Reconcilement Fee	per request	$4.00
Checkbook Balancing Fee	per hour	$10.00
Check Cashing Fee[2]	per check	$4.00
fee applies to Regular Savings, Regular Checking, Basic Checking, Basic Savings, Green Checking, Free Checking, On-The-Go Mobile Banking, Freedom Banking, and Pay Plus Accounts – fee waived if account criteria are met	or 2% of check amount, whichever is greater	
Cashier's Check to Third Party - Member Fee	per check	$5.00
Check Replacement Fee	per check	$5.00
non-member fee for cashier's check		
Check Copy Fee	per item	$2.00
Monthly Service Charge		
Relationship Checking Account Fee	per month	$12.00
fee waived if account criteria are met[3]		
No Surprises Checking Account Fee	per month	$4.95
Freedom Banking Account Fee[4]	per month	$2.00
Relationship Savings Account Fee	per month	$12.00
fee waived if account criteria are met[5]		
Paper Statement Fee[6]	per month	$2.00
waived for members 18 & under and 65 & over		
eStatement	per month	FREE
Extended eStatement Archival Fee	per year	$10.00
Foreign ATM transaction	per item	$2.00
(Inquiry, Loan Advance, Transfer, Withdrawal)		
Proprietary ATM transaction – MIDFLORIDA	per item	FREE
Online Banking	per month	FREE
Online Bill Payment (excluding Basic Checking, Freedom Banking, and On-The-Go Mobile Banking)	per month	FREE
Online Bill Payment for Basic Checking, Freedom Banking, and On-The-Go Mobile Banking	per month	$4.95
Online Bill Pay Rush Services		
Expedited (ACH)	per item	$5.00
Overnight (Check)	per item	$20.00
Online Bill Pay History on CD	per request	$25.00
Deposit From Home Fee (Remote Deposit Capture)		
0-14 items	per month	FREE
15-29 items	per month	$10.00
30+ items	per month	$15.00
Consumer Loan Coupon Fee[7]	per year	$5.00
effective on loans opened 4/1/2010 or later		
Holiday Club Early Withdrawal Fee	per transaction	$5.00
Plastic Card Replacement Fee	per item	$5.00
Photo Debit Card Fee	per item	$5.99
Photo Credit Card Fee	per item	$5.99
Return of Deposit Item	per item	$10.00

Return Mail Fee	per item	$5.00
Statement /Account History	per copy	$1.00
fee for a prior statement copy or a printout of recent transaction history		
Address Locator Fee	per incident	$5.00
Fund Transfer by Phone	per transaction	$5.00
charged if calling a branch or Help Desk - fee waived for Relationship Checking		
Phone Inquiry Fee	per call	$1.00
charged if calling a branch or Help Desk - fee waived for Relationship Checking		
Overdraft Transfer (savings)	per transfer	$2.50
Overdraft Transfer (loan)	per transfer	$10.00
Account Research	per hour	$10.00
one hour minimum		
Low Balance Fee[8]	per month	$5.00
Inactive Fee	per month	$5.00
no activity on account for 12 months		
Membership Cancellation Fee		$5.00
Account Reopening		$5.00

American Express Travelers Checks[9]	per $100.00	$1.00
Money Order	per item	$5.00
Directo a México – ACH Transfer	per transaction	$1.00
Wire Transfer Fee – Domestic	Outgoing	$20.00
per wire	Incoming	$10.00
Wire Transfer Fee – Foreign	Outgoing	$30.00
per wire	Incoming	$10.00
Western Union Wire Fee – per wire		
Domestic		$25.00
International		
Wires under $500		$35.00
Wires over $500	2% of amount plus	$35.00
Garnishment Fee	per incident	$100.00
Levy Fee	per incident	$100.00
Cash Advance on Foreign Credit Cards	per transaction	$5.00
Loan Payment on Foreign Debit/Credit Card	per transaction	$5.00
	or 3% of payment, whichever is greater	
Mortgage Verification Fee	per item	$20.00
Fax Machine Usage Fee	per request	$2.00
Photocopy Fee	per page	$.25
Photo of ATM Transaction	per photo	$60.00
Safe Deposit Boxes[10]		
10 x 10	per year	$100.00
5 x 10	per year	$65.00
3 x 10	per year	$50.00
3 x 5	per year	$35.00
Safe Deposit Box Key Deposit	per box	$5.00
Safe Deposit Box Key Replacement	per incident	$32.00
Safe Deposit Box Drilling	per incident	$128.00
Notary Fee – Non-members	per visit	$5.00
Foreign Check Collection Fee		
Checks under $1,000.00 US Dollars	per item	$5.00
Checks over $1,000.00 US Dollars	per item	$10.00
Coin Exchange Fee (coin counter and rolled coin)	per day	
Youth Savings		FREE
Members	5% of amount over	$200.00
Non-members		5% of amount
Purchase Currency/Rolled Coin	per $100	$2.00

Monthly Service Charge for Retired Accounts

Senior Checking Account Fee	per month	$6.00
	fee waived if account criteria are met[11]	
Green Checking Account Fee	per month	$5.00
	fee waived if account criteria are met[12]	
Regular Checking Account Fee	per month	$3.00
Basic Checking Account Fee	per month	$8.95

1. If you have Check Advance and overdraw your account by $5 or less, you will not be charged a Paid Insufficient Funds Fee.
2. Fee may be waived if you maintain a cumulative balance of $500 or have other deposit or loan products with MIDFLORIDA.
3. Fee waived if member maintains a daily balance of $1,500 or at least $10,000 in cumulative deposits and/or loans. Fee waived for members 65 years or over.
4. Fee refunded with 10 or more debit card purchase transactions per month. Transactions performed at an ATM will not qualify.
5. Fee waived if member maintains a daily balance of $10,000 in cumulative deposits.
6. The Paper Statement Fee can be avoided by signing up and accepting eStatement.
7. To avoid the Loan Coupon Fee, you can choose to print coupons within Online Banking or set up payments by auto-transfer or payroll deduction.
8. Fee may be waived if you maintain at least $100 in savings or have additional deposit or loan products other than checking. Fee waived for On-The-Go Mobile Banking and Freedom Banking Accounts.
9. American Express Travelers Checks are available at branches by pre-order only or on demand at the Tower branch.
10. The contents in your safe deposit box are safe but, unlike your accounts, they are not insured.
11. Fee waived if member maintains a $5,000 balance in Senior Savings or a $1,000 balance in Senior Checking every day of the month.
12. Fee waived if member completes five debit card transactions each month and maintains Online Banking and eStatement.