MIDFLORIDA
What A Bank Should Be

BUSINESS FEE SCHEDULE

Basic Business Checking	per month	$25.00
	if balance falls below $2,500	
	$0.25 per item over 100 free items	
Free Business Checking		No monthly fee
	No minimum balance	
	$0.25 per item over 500 free items	
Business Checking with Interest	per month	$25.00
	if balance falls below $5,000	
	$0.25 per item over 500 free items	
Non-Profit Checking	per month	$3.00
Business Savings	per month	$10.00
	if balance falls below $250	
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
Account closing by mail		$15.00
Account Research (one hour minimum)	per hour	$10.00
Address Locator Fee	per incident	$5.00
American Express Travelers Checks [2]	per $100	$1.00
Cash Advance on Foreign Credit Cards	per transaction	$5.00
Cashier's Check to Third Party - Member Fee	per check	$5.00
Check Copy Fee	per item	$2.00
Check Images on CD Fee	per month	$25.00
Check Reject Fee	per item	$5.00
Check Replacement Fee	per check	$5.00
non-member fee for cashier's check		
Checkbook Balancing Fee	per hour	$10.00
Coin Exchange / Cash Deposit Fee	per day	
Members per day	5% of amount over $200.00	
Non-members per day	5% of amount	
Deposit Correction Fee	per incident	$5.00
Deposit From Home		
ideal for personal and low-volume deposits		
0-14 items	per month	FREE
15-29 items	per month	$10.00
30+ items	per month	$15.00
Deposit From Work	per month	$90.00
Includes scanner and software to process high-volume deposits		
eStatement	per month	FREE
Extended eStatement Archival Fee	per year	$10.00
Excessive Debit Fee	per incident	$25.00
More than 6 withdrawals per month		

from savings or money market		
Fax Machine Usage Fee	per request	$2.00
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
Fund Transfer by Phone	per transaction	$5.00
charged if calling a branch or Help Desk		
Garnishment Fee	per incident	$100.00
Inactive Fee	per month	$5.00
no activity on account for 12 months		
Levy Fee	per incident	$100.00
Loan Payment on Foreign Debit/Credit Card	per transaction	$5.00 or 3% of payment, whichever is greater
Membership Cancellation Fee		
Business Checking (all types)*		$50.00
Business Savings*		$50.00
**if closed within 6 months of account opening*		
Money Order	per item	$5.00
Negative Balance Fee	per day	$5.00
charged the sixth day the account is negative		
Night Deposit Lock Bag	per item	$25.00
Night Deposit Zipper Bag	per item	$5.00
Night Deposit Disposable Bags	per item	$0.50
Notary Fee - Non-members	per visit	$5.00
Online Banking	per month	FREE
Online Bill Payment	per month	$4.95
Online Bill Pay History on CD	per request	$25.00
Online Bill Pay Rush Services		
Expedited (ACH)	per item	$5.00
Overnight (Check)	per item	$20.00
Overdraft Transfer (savings)	per transfer	$2.50
Overdraft Transfer (loan)	per transfer	$10.00
Paper Statement Fee [3]	per month	$2.00
Phone Inquiry Fee	per call	$1.00
charged if calling a branch or Help Desk		
Photocopy Fee	per page	$0.25
Purchase currency / rolled coin	per $100	$2.00
Reference Letters	per request	$5.00
Return of Deposit Item	per item	$10.00
Return Mail Fee	per item	$5.00
Safe Deposit Boxes [4]		
10 x 10	per year	$100.00
5 x 10	per year	$65.00
3 x 10	per year	$50.00
5 x 5	per year	$40.00
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
Statement Copy / Account History	per copy	$1.00
fee for a prior statement copy or a printout of recent transaction history		
Stop Payment Order	per item	$25.00
Wire Transfer Fee – Foreign	outgoing	$30.00
per wire	incoming	$10.00
Wire Transfer Fee – Domestic	outgoing	$20.00
per wire	incoming	$10.00

Directo a México - ACH Transfer	per transaction	$1.00
Foreign ATM Transaction (Inquiry, Loan Advance, Transfer, Withdrawal)	per item	$2.00
Proprietary ATM Transaction - MIDFLORIDA	per item	FREE
Photo of ATM Transaction	per photo	$60.00
Plastic Card Replacement Fee	per item	$5.00
Photo Debit Card Fee	per item	$5.99
Photo Credit Card Fee	per item	$5.99

1. If you have Check Advance and overdraft your account by $5 or less, you will not be charged a Paid Insufficient Funds Fee. Check Advance is available upon approval from Business Services.
2. Available by pre-order only or at the Tower branch.
3. The Paper Statement Fee can be avoided by signing up and accepting eStatements.
4. The contents in your safe deposit box are safe but, unlike your accounts, they are not insured. Sizes listed are not available at all locations.

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