BUSINESS FEE SCHEDULE

Effective March 1, 2023

Accounts

Free Business Checking Account . . . . . No monthly fee
No minimum balance.
No fee for the first $30,000 in cash deposits; 0.1% of the month's total after.
$0.15 per transaction over 300 free transactions

Business Checking with Interest Account . . . . . $25.00 per month
Fee waived if member maintains an average daily balance of $5,000.
No fee for the first $40,000 in cash deposits; 0.1% of the month's total after.
$0.15 per transaction over 400 free transactions.

Analyzed Checking Account . . . . . Fee varies
See associate for details

Freedom Business Checking Account . . . . . $15.00 per month
No fee for the first $20,000 in cash deposits; 0.1% of the month's total after.
$0.15 per transaction over 200 free transactions.

Premier Business Checking Account . . . . . $25.00 per month
Fee waived if member maintains an average daily balance of $25,000 in account, or at least $75,000 in loans or $50,000 in cumulative deposits and/or loans. Fee will be deducted from your checking or savings account at our option.
No fee for the first $50,000 in cash deposits; 0.1% of the month's total after.
$0.15 per transaction over 500 free transactions.

Business Money Market Savings Account . . . . . $15 per month
Fee waived if member maintains an average daily balance of $1,000 in account, or at least $75,000 in loans or $50,000 in cumulative deposits and/or loans. Fee will be deducted from your checking or savings account at our option.

Business Savings - Membership Account . . . . . $10.00 per month
Fee waived if member maintains an average daily balance of $100 in account, or at least $75,000 in loans or $50,000 in cumulative deposits and/or loans. Fee will be deducted from your checking or savings account at our option.

Business Savings . . . . . $10.00 per month
Fee waived if member maintains an average daily balance of $100 in account, or at least $75,000 in loans or $50,000 in cumulative deposits and/or loans. Fee will be deducted from your checking or savings account at our option.

Extreme Business Savings Account . . . . . $50.00 per month
Fee waived if member maintains a daily minimum balance of $50,000.

Card Services

Cash Advance on Foreign Credit Cards . . . . . $5.00 per transaction

Foreign ATM Transaction . . . . . $2.00 per item
Inquiry, Loan Advance, Transfer, Withdrawal

Loan Payment on Foreign Debit/Credit Card . . . . . $5.00 per transaction or 3% of payment, whichever is greater

Proprietary ATM Transaction – MIDFLORIDA . . . . . FREE

Debit or Credit Card Rush Fee . . . . . $30 per item

Online Services

ACH Origination
- ACH Return . . . . . $5.00 per item
- ACH Notification of Change . . . . . $2.00 per item

Bill Payment . . . . . FREE

Bill Pay Rush Services
- Expedited (ACH) . . . . . $5.00 per item
- Overnight (Check) . . . . . $20.00 per item

eStatement . . . . . FREE

Business Online Banking . . . . . FREE

Business Online Banking Plus . . . . . $7.00 per month

Treasury Services – Small Business Online Banking . . . . . $15.00 per month
Free with Premier Business Checking

Treasury Services – Corporate Online Banking . . . . . $30.00 per month

Treasury Management Services

For information regarding Treasury Management products and services, please call (352) 291-5995 or email treasurymanagement@midflorida.com.

Safe Deposit Boxes[1]

3 x 5 . . . . . .$35.00 per year	5 x 5 . . . . . $40.00 per year
3 x 10 . . . . . .$50.00 per year	5 x 10 . . . . . $65.00 per year
10 x 10 . . . . . .$100.00 per year	

Drilling . . . . . $128.00 per incident

Key Deposit . . . . . $5.00 per box

Key Replacement . . . . . $32.00 per incident

Deposit Services

Account Closing By Mail $15.00

Cash Services
- Currency Outgoing . . . . . $1.00 per $1,000
- Rolled Coin Outgoing . . . . . $1.00 per $1,000

Cashier's Check to Third Party . . . . . $5.00 per check

Coin Exchange Fee
- Non-members . . . . . 5% of amount per day

Courtesy Transfer Fee
- Savings and Checking . . . . . $3.00 per transfer
- Loan and Credit Card . . . . . $10.00 per transfer

Deposit Correction Fee . . . . . $5.00 per incident

Foreign Check Collection Fee . . . . . $35.00 per item

Fund Transfer by Phone . . . . . $5.00 per transaction
Charged for phone-initiated transfers

Inactive Fee . . . . . $5.00 per month
No activity on account for 12 months

Insufficient Funds (NSF) Fee
- Returned Fee[2] - Checks[3] and ACH . . . . . $30.00 per item
  MIDFLORIDA returned the item for which there were insufficient funds
- Paid (Overdraft) Fee
  MIDFLORIDA paid the item for which there were insufficient funds
  - Checks and ACH . . . . . $30.00 per item
  - ATM/Debit[4]
    - First overdraft/mo. . . . . $10.00 per item
    - Second+ overdrafts/mo. . . . . $30.00 per item

Negative Balance Fee . . . . . $5.00 per day
Charged the sixth day the account is negative more than $30

Night Deposit Disposable Bags . . . . . $0.50 per item

Night Deposit Lock Bag . . . . . $25.00 per item

Night Deposit Zipper Bag . . . . . $5.00 per item

Paper Statement Fee . . . . . $3.00 per month
Fee can be avoided by signing up and accepting eStatement.

Reference Letters . . . . . $5.00 per request

Return of Deposit Item . . . . . $15.00 per item

Return Mail Fee . . . . . $5.00 per item

Statement Copy/Account History . . . . . $3.00 per copy
Fee for a prior statement copy or a printout of recent transaction history

Stop Payment Order . . . . . $30.00 per item

Temporary Checks (4) . . . . . $5.00 per set

Wire Transfers

Domestic - incoming . . . . . $10.00 per wire
Free with Premier Business Checking

Domestic - outgoing . . . . . $20.00 per wire

Foreign – incoming . . . . . $10.00 per wire
Free with Premier Business Checking

Foreign – outgoing . . . . . $45.00 per wire

Miscellaneous

Legal Processing Fee . . . . . $100.00 per incident

Money Order . . . . . $5.00 per item

1. 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.
2. As a courtesy, MIDFLORIDA will refund the Returned Fee if a deposit is made to cover the item and fee prior to the item being returned.
3. If a paper check is returned for Insufficient Funds, MIDFLORIDA will refund the Returned Fee.
4. If you have Check Advance and the item/transaction is $5 or less, you will not be charged an Overdraft Fee.

Insured by NCUA.
Eligibility requirements apply.

MIDFLORIDA
Florida's community credit union