

**M/A-COM Federal Credit Union**  
**Fee Schedule**  
Effective April 15, 2008

**Schedule of Share Draft Fees and Charges**

- Overdraft Transfer fee: \$3.00 per item paid
- Share Draft Printing fee: Prices may vary Depending upon style
- Insufficient Funds/Return fee: \$25.00 per item
- ACH Insufficient Funds/Return fee: \$25.00 per item
- Overdrawn Account fee: \$24.00
- Stop Payments: \$15.00 each
- Copy of draft/check: \$15.00 each, FREE Online

**Schedule of Super Saver Account Fees and Charges**

A monthly service charge will be assessed if you exceed the allowed number of transactions or if your balance falls below the minimum required balance at any time during the calendar month. Monthly Service Charge \$5.00.

**Schedule of Business Account Fees and Charges**

First 25 transactions per month are free of charge, if you exceed 25 transactions, a monthly service charge of \$4.50 will be assessed.

**MasterMoney Debit/ATM Card**

- Point of Sale Card Purchase: FREE
- ATM Transactions – First 5 FREE per month, \$1.00 in excess of five. Other institutions may surcharge for using their ATMs.
- Replacement Card: \$15.00

**Deposited Check Returned**

- Collectible \$10.00
- Uncollectible \$15.00

**Christmas Clubs**

- Early withdrawal \$7.00 per withdrawal

**Wire Transfers**

- Incoming Wire FREE
- Outgoing Wire Transfer (Domestic only) \$28.00

**Online Banking Services**

- Online Banking – FREE
- E-Statements – FREE

**Other Service Fees**

- IRA Outgoing Rollover / Transfer \$15.00
- IRA Early Closure (within 12 months) \$15.00
- Traveler's Cheques: \$2.50 per \$100
- Traveler's Cheques - Gift Checks: \$5.00 each
- Traveler's Gift Card: \$7.95 each
- Traveler's Check Card: \$14.95 each
- Money Order: \$2.00 each, (\$1,000 maximum)
- Early Account Close Out Fee \$15.00  
(Account opened < 12 months)
- Inactive Member \$5.00 monthly

- (No activity for 12 months)
- Dormant Account \$35.00 Fee
- (No activity for 18 months)
- Account Research \$25.00/HR (1Hour minimum)
- Bank Check 1 FREE per month, \$2.00 for each additional check.
- Notary Public Services FREE for Members, \$3.00 for non members
- Federal Express Delivery \$12.00
- Attachment/Levy \$25.00
- Mortgage Letter of Subordination \$50.00
- Written Mortgage Payoff Statement \$10.00
- Replacement/Interim Statement \$10.00, FREE Online
- Returned Mail / Bad Address \$1.00 monthly

**M/A-COM**  
Federal Credit Union

*Helping Members Achieve Their Financial Goals*

[www.macomfcu.org](http://www.macomfcu.org)

**Main Office**

83 Merrimack Street  
Lowell, MA 01852  
PH (978)328-5100  
FX (978)458-8933