



MUTUAL SAVINGS ASSOCIATION

Like a Bank.....only Better!

Notice of Change in Fee Schedule Effective September 1, 2019

Thank you for choosing Mutual Savings Association as your bank. We appreciate your business and look forward to serving you in the future. This notice is to inform you that we have revised our Fee Schedule. Effective September 1, 2019, these changes will supersede and replace all prior fees, and will be incorporated into your Account Agreements and Disclosures.

The fees that are changing are listed in **bold**.

Account Closing Fee (if closed within 90 days of opening)	\$15.00
Account History Printout	\$2.00
ATM Transaction Fee (only for ATMs not owned by Mutual Savings)	No Charge
ATM/Visa Debit Card Replacement Fee	\$10.00
Bank (Official) Check (third party only)	\$3.00
Bond Redemption (no charge for CAP Member)	\$10.00
Check Charge (per check – only for Senior Preferred Checking. First 20 checks per statement cycle are free)	\$0.20
Collection Item	\$25.00
Consecutive Day Overdraft Fee (per day beginning on the 6th day)	\$5.00
Dormancy (monthly)	\$7.50
Facsimile Usage	\$5.00
Foreign Deposit Item	\$15.00
Garnishment	\$15.00
Notary (non-customer)	\$5.00
Online Banking Service Charge (monthly)	\$1.00
Online Banking Setup & Implementation (one time per user)	\$4.95
Online Banking Bill Payment (monthly)	\$4.95
Overdraft Protection Transfer Charge	\$5.00
Overdraft/Returned Item (per item)	\$27.50
Paper Statement Fee (monthly)	No Charge
Photocopies – Other Documents (per page)	\$0.40
Photocopy of Check (per item)	\$2.50
Photocopy of Official Bank Check	\$5.00
Point-of-Sale (PIN Base) Transaction Fee	No Charge

Research (per hour)	\$30.00
Returned Deposit Item (per item)	\$7.50
Savings Service Charge (monthly – for savings accounts if the balance falls below \$100)	\$5.00
Statement Copy	\$3.00
Statement Reconciliation (per hour)	\$30.00
Stop Payment (including Official Bank Checks)	\$20.00
Unavailable Funds (per item)	\$20.00
Wire Transfer In	No Charge
Wire Transfer Out	\$20.00
Withdrawal Charges (per transaction for each withdrawal (debit) over 6 per month – only for savings and money market accounts)	\$3.00