

Schedule of Service Charges and Fees

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Effective March 2017

Other Checking Account Features

Insufficient Funds (for returned check)	\$32.00 ^E
Occasional Overdraft Privilege Service (OOPS!) - Each	\$32.00
Stop Payment - Each	\$30.00 ^F
Overdraft Protection - Each	\$8.00 ^C
Reconciliation/Research (minimum/hourly)	\$25.00
Photocopies - Each	\$6.00


ATM Cards

Can be issued with all Checking Accounts.

ATM/Debit Card Replacement	\$10.00
within 48 hours.....	\$40.00
ATM Transaction Fee	NO CHARGE
Point of Sale (POS) Fee	NO CHARGE
Overdraft Fee	\$32.00
Occasional Overdraft Privilege Service (OOPS!) - Each.....	\$32.00

IRA Plans

Annual Service Charge	\$10.00
Termination of Plan Fee	\$25.00
(FREE if Age 70½+)	
Transfer Fee	\$25.00

 Milford Federal offers free unlimited ATM transactions, however other banks may impose a surcharge for using their ATMs. Milford Federal is part of the SUM network. Just look for the ATMs with the SUM logo and you won't pay a surcharge! To find a SUM location nearest you go to: www.milfordfederal.com. Select Personal Banking ATM/Debit Cards, and click on the SUM Network or go to www.sum-atm.com.

Safe Deposit Box

Lost Keys - Each	\$20.00
Drilling of Box	Cost + \$50.00
Annual Rental Charge for Sizes Shown	
2 X 5	\$45.00 ^G
3 X 5	\$50.00 ^G
5 X 5	\$65.00 ^G
3 X 10	\$75.00 ^G
5 X 10	\$100.00 ^G
10 X 10	\$150.00 ^G

Late Rental Fee \$6.00

Other Services

Money Orders - Each	\$3.00 ^{B, F}
Cashier Check	\$5.00 ^{A, F}
Stop Payment - Each (Bank Checks or Money Orders)	\$30.00 ^F
Returned Checks - Each (Deposited into any account)	\$10.00
Returned Item - Electronic payment	\$32.00 ^E
Collection Item - Each.....	\$25.00
Wire Transfers - Domestic OUT	\$25.00
IN	\$10.00
Cashing Savings Bonds (non-customers) ...	\$10.00
Cashing Bond Coupons (envelope)	\$20.00
American Express Gift Cards - Each	\$3.95 ^D
Federal and State Levy Processing	\$25.00

Missing or Wrong T.I.N	\$50.00
Research Fee (minimum/hourly)	\$25.00
Notary Services (non-customers).....	\$1.25
Dormant Account Fee.....	\$5.00 ^H
Abandoned Property Fee.....	\$25.00
Undeliverable Mail.....	\$2.00

^A Existing customers - first check free.

^B Senior Citizens, age 62 or over - first free, then \$.50 each.

^C Line of credit available, as an alternative.

^D Discounted with EZ Checking Plus.

^E Item may not be returned if customer is eligible for Occasional Overdraft Privilege Service (OOPS!)

^F No Charge with EZ Checking Plus

^G Discount for automatic payment

^H Account is Inactive for 24 Months

