

# Schedule of Service Charges and Fees

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*Effective February 2018*

## Other Checking Account Features

Insufficient Funds (for returned check) .....	\$33.00 <sup>E</sup>
Occasional Overdraft Privilege Service (OOPS!) - Each .....	\$33.00
Stop Payment - Each .....	\$30.00 <sup>F</sup>
Overdraft Protection - Each .....	\$8.00 <sup>C</sup>
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 .....	\$33.00
Occasional Overdraft Privilege Service (OOPS!) - Each.....	\$33.00

## 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](http://www.milfordfederal.com). Select Personal Banking ATM/Debit Cards, and click on the SUM Network or go to [www.sum-atm.com](http://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 <sup>G</sup>
3 X 5 .....	\$50.00 <sup>G</sup>
5 X 5 .....	\$65.00 <sup>G</sup>
3 X 10 .....	\$75.00 <sup>G</sup>
5 X 10 .....	\$100.00 <sup>G</sup>
10 X 10 .....	\$150.00 <sup>G</sup>

Late Rental Fee ..... \$6.00

## Other Services

Money Orders - Each .....	\$3.00 <sup>B, F</sup>
Cashier Check .....	\$5.00 <sup>A, F</sup>
Stop Payment - Each (Bank Checks or Money Orders) .....	\$30.00 <sup>F</sup>
Returned Checks - Each (Deposited into any account) .....	\$10.00
Returned Item - Electronic payment .....	\$33.00 <sup>E</sup>
Collection Item - Each.....	\$25.00
Wire Transfers - Domestic	
OUT .....	\$25.00
IN .....	\$10.00
Federal and State Levy Processing .....	\$50.00

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 <sup>H</sup>
Abandoned Property Fee.....	\$50.00
Undeliverable Mail.....	\$2.00

<sup>A</sup> Existing customers - first check free.

<sup>B</sup> Senior Citizens, age 62 or over - first free, then \$.50 each.

<sup>C</sup> Line of credit available, as an alternative.

<sup>D</sup> Discounted with EZ Checking Plus.

<sup>E</sup> Item may not be returned if customer is eligible for Occasional Overdraft Privilege Service (OOPS!)

<sup>F</sup> No Charge with EZ Checking Plus

<sup>G</sup> Discount for automatic payment

<sup>H</sup> Account is Inactive for 24 Months

