Schedule of Service Charges and Fees

Effective April 2018

Other Checking Account Features
Insufficient Funds (for returned check)*...........$33.00
Occasional Overdraft Privilege Service
(OOPS!)*- Each .....................................$33.00
Stop Payment - Each ......................................$30.00
Overdraft Protection - Each ...........................$8.00
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

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
  3 X 5 ..................................................$50.00
  5 X 5 ..................................................$65.00
  3 X 10 ...............................................$75.00
  5 X 10 ...............................................$100.00
  10 X 10 .............................................$150.00
Late Rental Fee .......................................... $6.00

Other Services
Money Orders - Each ...................................$3.00
Cashier Check ...............................................$5.00
Stop Payment - Each
  (Bank Checks or Money Orders) ...............$30.00
Returned Checks - Each
  (Deposited into any account) .....................$10.00
Returned Item - Electronic payment* ..........$33.00
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

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.

Notary Services (non-customers).................$1.25
Dormant Account Fee.................................$5.00
Abandoned Property Fee............................$50.00
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

*Applies to: (created by check, in-person withdrawal, ATM withdrawal, or other electronic means)