



2023 Fee Schedule

Community Development Financial Institution

The fee structure at Mountain Star Federal Credit Union ensures that only members using our special services will be charged accordingly - not the entire membership. These fees are necessary to recover the costs of providing such special services, while maintaining competitive rates for loans and dividends for all of our members.



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General Fees	Amount	Account Fees	Amount	Electronic Funds Transfers	Amount
Address Correction	\$5.00	Check Cashing Fee	3.00	Foreign ATM Transactions	\$1.50 ea.
American Express Travel's Check	1% of Total	Check cashing fee (non-member Mountain Star check)	\$10.00 Per item	International Transaction Fee	1% of amount
American Express Gift Check	\$3.00 ea.	Club Acct. withdrawals	\$10.00	NSF Debit Card	\$10.00
Account Research Per hour	\$10.00	Debit /ATM Card Replacement	\$5.00	Wires	
Cashier's Check	\$5.00 ea.	Dormant Account fee at time of escheatment	\$15.00	Incoming	\$5.00
Checkbook Balancing	\$20.00/hr.	*Inactive account fee	\$10.00	International	\$35.00
Coin Deposit	5% of total	Instant Issue Debit Card	\$10.00	Outgoing	\$20.00
CU Check	\$1.00 ea.	Money market excess check	\$5.00		
Daily Transaction Copies	\$1.00/pg.	NSF Check	\$30.00		
Mailed paper statement	\$1.00	NSF ACH	\$30.00		
Membership Fee	\$3.00	Overdraft Privilege Protection	\$30.00		
Money Orders	\$.75 ea.	Overdraft Protection	\$3.00		
Phone Transfer	NO FEE	Reprint Monthly Statements	\$5.00		
Gift Card	\$4.00	Returned Deposited Check	\$20.00		
Reload prepaid	\$4.00	Savings Withdrawal Fee	\$2.00 each after 4 withdrawals		
Skip-a-payment	\$25.00	Second Chance Checking	\$10.00 monthly		
Temporary Checks	\$5.00 (4checks)	Share Draft Copy	\$2.00		
Verification of Deposit	\$15.00	Stop Payment	\$20.00		

Other Free Services: Anytime, Notary Service, Signature Guarantee, Unlimited Check Writing, Balance Inquiries, Fax Service

*Note: All check copies can be retrieved free of charge online at www.mountainstarfcu.org
*Inactive account is more than one year without activity.

Regulation D Regarding Overdraft

Under Federal Regulation, only 6 (six) unsigned and/or automatic transfers may be made from a savings account each month. This includes telephone transfers, automatic overdrafts from savings or line of credit, audio response transfers, and internet transfers. Keep this in mind when depositing to checking or savings. If you are over the 6 (six) transfer maximum, your check(s) may be returned NDF even if you have funds available in your savings or your line of credit.

Effective January 1, 2023