



MOUNTAIN STAR
Federal Credit Union

2026 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.



Main Office:
2229 E. Yandell
El Paso, TX 79903



Las Cruces:
210 E. Idaho Ave.
Las Cruces, NM 88005

Phone: 915-544-2215
Fax: 915-533-1862
www.mountainstarfcu.org

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.
Account Research Per hour	\$10.00	Check cashing fee (non-member Mountain Star check)	\$10.00 Per item	International Transaction Fee	1% of amount
Cashier's Check	\$5.00 ea.	Club Acct. withdrawals	\$10.00	NSF Debit Card	\$10.00
Checkbook Balancing	\$20.00/ hr.	Debit /ATM Card Replacement	\$5.00	Wires	
Coin Deposit	5% of total	Dormant Account fee at time of escheatment	\$15.00	Incoming	\$5.00
CU Check	\$1.00 ea.	*Inactive account fee	\$10.00	International	\$35.00
Daily Transaction Copies	\$1.00/ pg.	Instant Issue Debit Card	\$10.00	Outgoing	\$20.00
Mailed paper statement	\$1.00	Money market excess check	\$5.00		
Membership Fee	\$3.00	NSF Check	\$30.00		
Money Orders	\$.75 ea.	NSF ACH	\$30.00		
Phone Transfer	NO FEE	Overdraft Privilege Protection	\$30.00		
Gift Card	\$4.00	Overdraft Protection	\$3.00		
Skip-a-payment	\$25.00	Reprint Monthly Statements	\$5.00		
Temporary Checks	\$5.00 (4checks)	Returned Deposited Check	\$20.00		
Verification of Deposit	\$15.00	Savings Withdrawal Fee	\$2.00 each after 4 withdrawals		
		Second Chance Checking	\$10.00 monthly		
		Share Draft Copy	\$2.00		
		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, 2026