



8580 Virginia Street Merrillville, IN 46410  
 (219)-756-4141 Fax (219) 756-4120

**MEMBERS SOURCE CREDIT UNION FEE SCHEDULE**

Effective July 1, 2017

**Member Fee Schedule**

<p><b>Share/Savings</b>          Inactive Account (no activity for 12 months) (per month) . . . . . \$5.00          Early Account Closing (within 90 days) . . . . . \$10.00          NSF Item Return . . . . . \$35.00</p> <p><b>Money Market Savings</b>          Minimum Balances (less than \$1000) (per month) . . . . . \$5.00</p> <p><b>Share Draft/Checking</b>          Automatic Overdraft Transfer (per transfer) . . . . . \$6.00          NSF Item Return/Overdraft/Courtesy . . . . . \$35.00          Stop Payment . . . . . \$35.00          Draft/Check Copy . . . . . \$2.00          Bill Pay . . . . . FREE</p> <p><b>ATM/Debit Card</b>          ATM Transaction (@ MSCU ATM) . . . . . FREE          ATM Transaction (@ non-MSCU ATM) (4 per month free) . . . . . \$1.00</p> <p><b>Safe Deposit Box</b> (Available in Merrillville office only)          3 x 5 (per year) . . . . . \$20.00          5 x 5 (per year) . . . . . \$25.00          3 x 10 (per year) . . . . . \$30.00          7 x 10 (per year) . . . . . \$50.00          Lost Key Replacement (per key) . . . . . \$15.00          Drilling . . . . . \$125.00</p>	<p><b>Miscellaneous</b>          Account Reconciliation (per hour) . . . . . \$15.00          Deposited Item Returned (not On-U's) . . . . . \$20.00          NSF Item Return . . . . . \$35.00          Paper Statements (per cycle) . . . . . \$1.00          Share Branch Transaction . . . . . FREE          Home Banking . . . . . FREE          Sybil (Automated Phone Access) . . . . . FREE          ACH Origination . . . . . \$5.00          Money Order . . . . . \$1.00          Teller Check (one free per month if payable to self) . . . . . \$2.00          Undeliverable Mail . . . . . \$5.00          Statement Copy . . . . . \$2.00          Loan Refinance Origination . . . . . \$25.00          Fax . . . . . FREE          Notary . . . . . FREE          Visa Gift Card . . . . . \$3.50          Save To Win - Withdrawal Penalty . . . . . \$25.00          Replacement Card . . . . . \$10.00          Expedited Replacement Card . . . . . \$35.00          Pocket2Pocket Transaction . . . . . \$2.00          Coin Counter (Available only in Merrillville, Griffith, and Munster) FREE</p> <p><b>Wire Transfer</b>          Outgoing Wire – Domestic . . . . . \$25.00          Outgoing Wire – International . . . . . \$45.00          Incoming Wire – Domestic . . . . . FREE          Incoming Wire – International . . . . . \$40.00</p>
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**Non-Member Fee Schedule**

<p><b>On-Us Check Cashing</b>          Up to \$100 . . . . . \$2.00          Up to \$250 . . . . . \$3.00          Over \$250 . . . . . \$5.00</p>	<p><b>Coin Counter</b> (Available only in Merrillville, Griffith, and Munster)          Up to \$100 . . . . . \$2.00          Up to \$250 . . . . . \$3.00          Over \$250 . . . . . \$5.00</p>
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**Daily Withdrawal Limits** - \*\*\* Hospital branch locations may not have sufficient funds on hand to distribute the entire limit.

Members . . . . . \$2,500.00	Non-Members . . . . . \$1,000.00
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**VISA Debit Card Transaction Limits**

Card Use Limit Count (PIN and/or signature) per day . . . . . 15 transactions	
Purchase Limit (PIN and/or signature) per day . . . . . \$2,500.00	Cash Withdrawal Limit per day . . . . . \$310.00

**Business Days**

Monday through Friday with the exception of Federal Holidays
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**Branch Locations**

<p><b>Merrillville</b>          8580 Virginia St., 46410          Drive-Up &amp; 24 Hour ATM</p>	<p><b>Hammond</b>          Franciscan Alliance St. Margaret Health          5454 Hohman Ave., 46320</p>
<p><b>Griffith</b>          1903 W. 45<sup>th</sup> St, 46319          24 Hour ATM</p>	<p><b>Dyer</b>          Franciscan Alliance St. Margaret Health          24 Joliet St., 46311</p>
<p><b>Munster</b>          306 Ridge Rd., 46321          24 Hour ATM</p>	<p><b>Call Center</b>          800.260.5183          www.ms-cu.com</p>