

Schedule of Fees

Additional Truth in Savings Disclosures:

Variable Rate Accounts - The Annual Percentage Yield may change on any account listed as a variable rate account. Accounts indicated as dividend bearing accounts are set by the Board of Directors at the end of each quarter for the previous quarter.

Transaction limitations - During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of pre-authorized or automatic transfer or telephonic order or instruction.

Additional info for check cashing fees. To avoid check cashing fees, you must either have a Savings account balance of \$200 or more for the past 30 days, have an active Checking Account, or a current up-to-date loan.

IRA Certificates - IRA CD's are available with the same rates and terms as our regular CD's. All IRA regulations apply to these accounts.

Additional limitations for IRA Accounts - Federal laws governs the amount that may be deposited into IRA accounts as well as the penalties for withdrawals. Please consult your tax advisor for advice and information.

Early Withdrawal Penalty - if you make a withdrawal from your Certificate of Deposit before the maturity date, we may charge a penalty equal to 180 days of interest, earned or not.

Fees Applicable to All Accounts:

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|---|------------------|
| Account Activity Printout (per page) | \$1.00 |
| Account Balancing Assistance (per hour) | \$20.00 |
| Account Closed within 6 months of Opening | \$15.00 |
| Account Research (per hour) | \$20.00 |
| Certified Check | \$2.00 |
| Coin Machine (Loose coin) | 10% of CoinTotal |
| Copy Fee (First 3 copies are free. Minimum Charge \$1.00) | \$0.25 per page |
| Copy of Statement | \$2.00 |
| Credit Union/Cashier's Check | \$3.00 |
| Deposited Non Member Returned Check | \$5.00 |
| Domestic Outgoing Wire Transfer | \$15.00 |
| Domestic Western Union Wire | \$20.00 |
| Dormant Account (qtrly after 3 yrs of no activity) | \$5.00 |
| Fax Fee (1-10 pages) | \$3.00 |
| Fax Fee (11 & up- Per page) | \$1.00 |
| Foreign Outgoing Wire Transfer | \$35.00 |
| Member Personal Returned Check | \$25.00 |
| Money Orders | \$1.00 |
| Online Bill Pay | \$4.95 |
| Skip a Payment | \$25.00 |
| Telephone Account Inquiry Fee | \$2.00 |
| Telephone Transfer Fee | \$1.00 |
| Visa Gift Cards | \$2.50 |

Check Cashing Fees:

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|------------------|---------|
| \$499.99 or less | \$3.00 |
| \$500 - \$999.99 | \$5.00 |
| \$1000 and up | \$10.00 |

Share Draft Account Fees:

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|---|------------------|
| Check By Phone | \$6.00 |
| Copy of Draft (Print a copy of a check already deposited) | \$3.00 |
| Debit/Check Card Pin Purchase Fee | \$0.25 |
| Nonsufficient Funds Item (each item) | \$25.00 |
| Ordering Checks | Depends on style |
| Overdraft Privilege Fee (each item) | \$25.00 |
| Overdraft Transfer (each debit) | \$2.00 |
| Stop Payments (all items) | \$25.00 |
| Temporary checks (per 8) | \$2.00 |

VISA Check Card Fees:

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|---|---------|
| 1 Day Rush on Visa Check Card delivery | \$50.00 |
| 2 Day rush for Visa Check Card delivery | \$25.00 |
| Debit/Check Card Pin Purchase Fee | \$0.25 |
| Replace Lost VISA Check Card | \$5.00 |
| Withdrawal fee from foreign ATM | \$1.00 |

OFFICE LOCATIONS

MAIN OFFICE

5444 S. Staples St.
Corpus Christi, TX 78411
(361)991-6178, FAX (361)993-1704
1-800-242-3037
info@m1st.org

SPID BRANCH

1430 S. Padre Island Drive
Corpus Christi, TX 78416
(361)991-6178, FAX (361)882-4060

VIOLET BRANCH

11166 Up River Road
Corpus Christi, TX 78410
(361)991-6178, FAX (361)241-3997

HARLINGEN BRANCH

722 S Loop 499
Harlingen, TX 78550
(956)428-8711, FAX (956)428-3520

OFFICE HOURS

Lobby

Monday - Friday 9:00 am - 5:00 pm
Saturday 9:00 am - 1:00 pm

Drive Thru

Monday-Friday 7:30 am - 6:00 pm
Saturday 9:00 am - 1:00 pm

