

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:

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

Check Cashing Fees:

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

Share Draft Account Fees:

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

VISA Check Card Fees:

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

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

