## Our Service Charges (Effective 08-01-2021)

Account Maintenance Fees	Miscellaneous Fees	
Reg. Checking Account\$5.00/Month*	Christmas Club Early Withdrawal	\$20.00
1st Advantage Checking 55+ Free	1st Beginnings Early Withdrawal	\$20.00
Check Again Checking\$10.00**	Statement Duplicate	\$3.00
Young and Free Free	Account History	\$3.00
All About Youth (Plus) Free	Below Minimum Balance	\$5.00
Business Checking (>25 transactions)\$15.00	Return Deposited Item	\$10.00
ATM/Debit Card Fees	Check Returned for Non-Sufficient Funds (N	NSF)**** . \$30.00
ATM Card Free	Overdraft Privilege Charge	\$30.00
Debit Card Free	Stop Payment	\$30.00
Replacement Debit Card\$5.00	Outgoing Wires	\$12.50
(1st occurrence, \$10.00 afterwards)	Incoming Wires	\$10.00
ATM Card Abuse/Fraud\$15.00	Western Union Wires	\$25.00
Debit/ACH Dispute Fee\$10.00/item	International Outgoing Wires	\$37.50
ATM TransactionsFree***	International Incoming Wires	\$17.50
Foreign ATM Transaction\$1.00/ Transaction	Wire Correction Fee	\$10.00
ATM Balance Inquiry Free	International Transaction Fee 1.0% of tran	
ATM Transaction - Non-Members\$3.00/ Transaction	This fee applies to any debit card transactio tion in a foreign country, or payable to a me	
Loan Application Fees	foreign country even if you initiate the transathe the United States.	action from within
Credit Application - Consumer\$5.00	Dormant Account	\$5.00
Consumer Loan Doc Prep\$30.00	Account Research/Balancing	
Mortgage Loan Doc Prep\$500.00	Personalized Replacement Checks	
Pre-Qual Loan Fee\$10.00	Official Check	
Online/Bill Pay Fees	Money Order (>2)	
Online Banking/Mobile Banking Free	Return Mail/Address Change	
Expedited Bill Payment Fee\$30.00	Notary (Members)	
Portal Pay via Online/Mobile Banking (ACH)\$1.00	Notary (Non-Members)	
Portal Pay via Online/Mobile Banking (Card)\$1.50	Non-1st Mississippi FCU Check Cashing	
Portal Pay Employee Assisted (ACH)\$10.00	Employee assisted acct. inquiry	\$3.00
Portal Pay Employee Assisted (Debit Card) \$10.00	IRA Transfer to another institution	
Safe Deposit Box Fees	Escheat Fee	\$50.00
3X5\$25.00/year	*No Charge for Accounts with balance greater t	han \$500.00.
3X10\$35.00/year	**\$8.00 with monthly Direct Deposit	
5X10\$45.00/year	***Terminals owned/operated by 1st Mississippi	Federal Credit
10X10\$55.00/year	Union.	
	****An NSF charge is imposed each time an ite against insufficient funds. The payee (or the pa	

## Miscellaneous Fees

Christmas Club Early Withdrawal	\$20.00	
1st Beginnings Early Withdrawal	\$20.00	
Statement Duplicate	\$3.00	
Account History	\$3.00	
Below Minimum Balance	\$5.00	
Return Deposited Item	\$10.00	
Check Returned for Non-Sufficient Funds (NSF	)**** . \$30.00	
Overdraft Privilege Charge	\$30.00	
Stop Payment	\$30.00	
Outgoing Wires	\$12.50	
Incoming Wires	\$10.00	
Western Union Wires	\$25.00	
International Outgoing Wires	\$37.50	
International Incoming Wires	\$17.50	
Wire Correction Fee	\$10.00	
International Transaction Fee 1.0% of transaction amount This fee applies to any debit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.		
This fee applies to any debit card transaction mation in a foreign country, or payable to a mercha foreign country even if you initiate the transaction	ade at a loca- ant located in a	
This fee applies to any debit card transaction mation in a foreign country, or payable to a mercha foreign country even if you initiate the transaction	ade at a loca- ant located in a on from within	
This fee applies to any debit card transaction m tion in a foreign country, or payable to a mercha foreign country even if you initiate the transaction the United States.	nade at a loca- ant located in a on from within \$5.00	
This fee applies to any debit card transaction metion in a foreign country, or payable to a mercha foreign country even if you initiate the transaction the United States.  Dormant Account	nade at a loca- ant located in a on from within \$5.00	
This fee applies to any debit card transaction metion in a foreign country, or payable to a mercha foreign country even if you initiate the transaction the United States.  Dormant Account	nade at a loca- ant located in a on from within \$5.00 \$20.00/hour \$10.00/page	
This fee applies to any debit card transaction metion in a foreign country, or payable to a merchal foreign country even if you initiate the transaction the United States.  Dormant Account	nade at a loca- ant located in a on from within \$5.00 \$20.00/hour \$10.00/page \$3.00	
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Charge for Accounts with balance greater than \$500.00.

<sup>00</sup> with monthly Direct Deposit

rminals owned/operated by 1st Mississippi Federal Credit

n NSF charge is imposed each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentment against insufficient funds will result in a separate charge.