



Physical & Mailing Address:

1730 Dakota Ave South
Huron, SD 57350

Phone: (605) 353-9977

Fax: (605) 353-1732

Website: www.m-ofcu.com

SCHEDULE OF FEES

Effective April 2025. Subject to change.

SERVICE CHARGES	Fee Amount
Cashier's Check	\$3.00
Money Order	\$3.00
M-O FCU Check	\$3.00
Counter Checks (4 /page)	\$4.00 /page
Overdraft Fee	\$25.00
Overdraft Transfer Fee	\$5.00 /transfer
Consecutive NSF Days	\$3.00 /day (after 7 days)
NSF Deposits	\$10.00
NSF Loan Payments	\$10.00
NSF EFT Auto Draws	\$10.00
Return Check Fee	\$35.00
Stop Payment	\$25.00
Returned Mail - bad address	\$1.00 /envelope
Unable to Locate Fee	\$5.00 /month
Inactive/Dormant Account Fee	\$20.00 /month
Return Check Blanks - bad address	\$10.00
Research/Reconciliation Fee (1 hour minimum)	\$25.00 /hour
Account Closed within 90 days	\$10.00
Account Closed (immediate re-open)	\$10.00
Account Closed (immediate re-open with ATM, debit, Visa, IRA)	\$25.00
Copy of Statement	\$1.00 /month
Copy of Check	\$1.00 /item
Fax Fees (incoming & outgoing)	\$1.00 /page (\$5.00 max) (free cover page)
WIRE TRANSFERS	Fee Amount
Incoming - Domestic	\$10.00
Incoming - Foreign	\$15.00
Outgoing - Domestic	\$25.00

DEBIT / CREDIT / GIFT TRAVEL CARDS	Fee Amount
Replacement ATM/Debit Card	\$10.00
Replacement Credit Card	\$10.00
Debit Card PIN Reminder/Replacement	\$5.00
Non-Advantage ATM usage fee	\$1.00
VISA Cash Advance Fee (Foreign VISA)	\$10.00
VISA Cash Advance Fee (non-member)	\$15.00
Gift Card Purchase	\$4.00
Travel Card Purchase	\$7.00
Travel Card Reload cost (internal)	\$5.00
Document Copy Fee	\$10.00
SAFE DEPOSIT BOXES	Fee Amount
3" high x 10" wide	\$30.00
5" high x 10" wide	\$35.00
Check Cashing Fees *	Fee Amount
<i>* for members with dormant accounts</i>	
Check is = or greater than \$100	\$5.00
Check is less than \$100	\$3.00
Convert check to cashier's check	\$6.00
Third-party check cashing (with and without dormancy)	\$3.00
Loans	Fee Amount
Processing Fee	\$35.00
Late Payment Fee (after 10 days)	\$25.00
Skip-A-Payment	\$25.00

REMINDER:

- No counter checks on negative accounts
- No cash back on negative accounts
- No cash back if loans are more than 30 days delinquent