



Schedule of Service Charges (effective July 1, 2025)

This Schedule of Service Charges is part of the Account Agreements and Disclosures for AlumniFi, a trade name of Michigan State University Federal Credit Union ("Credit Union"). Within this document, the words "we," "us," and "our" refer to the Credit Union. The words "you" and "your" refer to you as a recipient of services we provide.

Account Overdraft Charges	
Non-Sufficient Funds (NSF).....	No Charge
Account Service Charges	
AlumniFi Digital Banking.....	No Charge
Dormant Account.....	\$5.00 monthly
<i>Perform a transaction within the account annually to avoid the dormant account charge.</i>	
Escheatment.....	\$75.00 per each base account escheated
<i>Perform a transaction within the account annually to avoid the escheatment charge.</i>	
Expedited Mailing	
Domestic.....	\$30.00
International.....	\$40.00
Legal Processing	
Garnishment.....	\$75.00 per each garnishment received
Levy.....	\$75.00 per each levy received
Online Bill Payment – Pay Bills.....	No Charge
Research.....	\$25.00 per hour
Returned Deposited Item.....	No Charge
Returned Mail.....	\$5.00 per item
<i>Keep your address on file current to avoid the returned mail charge</i>	
Stop Payment.....	\$25.00
Card Charges	
Replacement Debit Card.....	\$10.00
International Service Assessment (ISA)¹	
ATM and PIN-Based Transactions.....	1.00% of Transaction Amount
Signature-Based Transactions.....	3.00% of Transaction Amount
Non-CO-OP Network ATM ²	\$1.00 per transaction
<i>Use a CO-OP Network ATM to avoid the non-CO-OP Network ATM charge.</i>	
Checking Account Charges	
AlumniFi Checking.....	No Charge
Wire Transfer Charges	
Incoming Wire Transfer.....	No Charge
Outgoing Domestic Wire Transfer.....	\$25.00
Outgoing International Wire Transfer.....	\$50.00

¹International transactions are transactions initiated at an ATM that dispenses currency other than U.S. dollars or with a merchant who processes the transaction in a country other than the United States. International transactions include internet and other transactions initiated in the U.S. with a merchant who processes the transaction in a foreign country. ISA charge is calculated after the transaction has been converted to U.S. dollars. ²A non-CO-OP Network ATM charge may be assessed for each inquiry and each transaction at such an ATM, including a balance inquiry. Multiple charges could be assessed during the same ATM session, such as a balance inquiry fee and a withdrawal fee. Non-CO-OP Network ATMs are those not owned by us or third parties participating in the CO-OP Network.