

# Fee Schedule



Service Description	Per Unit Fee
<b>Debit Card</b>	
Debit Card Transaction Fees	
<p>If you are a Martinsville First Savings Bank Debit Card Holder, you may be charged a fee when you use an ATM that is not part of the MoneyPass Network. You may be charged a fee by the financial institution, ATM operator and/or network used to make a transaction. You may be charged a fee for a balance inquiry even if you do not complete a fund transfer. MFSB will refund up to 5 surcharge fees per calendar month. Refund will occur same day as transaction.</p> <p>Mastercard charges us a Currency Conversion Fee of 0.200% of the transaction amount for performing currency conversions and a Cross-Border Fee of 0.900% of the transaction on all cross-border transactions (even those with no currency conversion). Therefore, you will be charged 1.100% of the dollar amount on all cross-border transactions when the country of the merchant or machine is different than your country as cardholder.</p>	
Debit Card Replacement	\$5.00
<b>Checking Account</b>	
Account Reconciliation	\$15/ 1/2 hour
Check Cashing (non-customer)	\$5.00
Check Copy	\$3.00
Check Reject Fee (alien media)	\$1.00/item
Counter Checks	\$0.50
Non-sufficient funds (NSF) or Overdraft (OD)*	\$30.00/item
Stop Payment	\$30.00
Sustained Overdraft (after 7 business days)	\$5.00/day
<b>Savings Account</b>	
Dormancy Fee (for Savings after 24 mos. inactivity)	\$5.00/month
<p>Excessive Transaction Fee (per item) Assessed when more than 6 pre-authorized, telephone, ACH, check POS or internet transfers occur from a savings or money market per month.</p>	
<b>Wire Transfer</b>	
Wire Transfer Incoming (domestic or foreign)	\$10.00
Wire Transfer Outgoing (within USA)	\$20.00

Service Description	Per Unit Fee
<b>Miscellaneous</b>	
Account History	
Check Collection	\$15.00 (plus any fees incurred by Martinsville First Savings Bank)
Child Support (manual payment)	\$5.00
Deposit Verification	\$10.00
Duplicate Statement Fee (1098, 1099 and 5498)	\$5.00
Early Closeout (Statement Savings or Checking within 6 months)	\$50.00
Escheat Fee (Checking or Savings after 60 months inactivity)	\$50.00
Fax Services	\$1.00/page
Legal Process (e.g. IRS, levy, garnishment)	\$30.00
Notary Fee	\$4.00
Official Check	\$3.00
Official Check Stop Payment	\$30.00
Photocopy	\$0.25 /page
Redeposit of a Deposit Item	\$5.00
Research	\$15.00 1/2 hr
Return Deposit Item	\$10.00
Statement Copy	\$5.00
Undeliverable Mail (after two items returned)	\$5.00/statement