

Fee Schedule



SERVICE DESCRIPTION	PER UNIT FEE
Debit Card	

Debit Card Transaction Fees

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.

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.

Debit Card Replacement	\$5.00
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Checking Account

Account Reconciliation	\$15/ 1/2 hour
Check Cashing (<i>non-customer</i>)	\$5.00
Check Copy	\$3.00
Check Reject Fee (<i>alien media</i>)	\$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

Savings Account

Dormancy Fee (for Savings after 24 mos. inactivity)	\$5.00/month
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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. (Excludes Uplift Savings) \$3.00/each

Wire Transfer

Wire Transfer Incoming (<i>domestic or foreign</i>)	\$10.00
Wire Transfer Outgoing (<i>within USA</i>)	\$20.00

SERVICE DESCRIPTION	PER UNIT FEE
Miscellaneous	

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