

Main Office

1295 State Street
Springfield, MA 01111-0001
Monday - Friday | 8:30 AM - 4:00 PM

Express Teller

Clarence Street Entrance
1295 State Street
Springfield, MA 01111-0001
Monday - Friday | 8:30 AM - 4:00 PM

Bright Meadow Branch

100 Bright Meadow Boulevard
Enfield, CT 06082-1981
Monday - Friday | 8:30 AM - 4:00 PM



Online

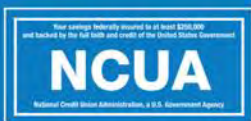
www.massmutualfcu.org

Email

memberservice@massmutualfcu.org

Phone. 800.940.9466

Fax. 413.226.4359



www.massmutualfcu.org

Your savings federally insured to at least \$250,000 and backed by full faith and credit of the United States Government. Excess insurance provided by MSIC. Deposits insured in full.

Fee Schedule

as of June 2020

One of the great benefits of being a MMFCU member, is that fees are typically lower than comparable ones at other financial institutions.

Many of these fees can be avoided by using alternative MMFCU services.



Account Services

- Non-sufficient/Uncollected funds:\$10 - \$25
Includes checks, ACH, ATM, debit withdrawals (per item)
- Non-sufficient/Uncollected funds: Bill payment*..... \$50
- Returned deposit or loan payment (each).....\$10
- Stop payment all check types including ACH (ea) \$15
- Stop payment: Bill payment \$25
- Overdraft transfer (from share account)..... \$3
*Through Overdraft Line of Credit. Finance charges apply***
- Share account excessive withdrawal fee \$10
First 6 withdrawals or transfers per month.....Free
- Money market excessive withdrawal fee..... .. \$10
First 6 withdrawals or transfers per monthFree
- Secondary spending account (per month)..... \$5
- Foreign item collection \$5
- Abandoned property processing fee at closing \$50

Member Services

- Check copy request (per item)..... \$2
- Check copy (via CUOnline)..... free
- Check photocopy same day rush (per item) \$4
- Statement copies (per period) \$2
- Statement copies (CUOnline eStatements) free
- Account history printed (each)..... \$2
- Account history (printed using cuonline).....free
- Wire transfers: domestic (outgoing) \$20
- Wire transfers: international (outgoing)..... \$35
- Wire transfers (incoming) free
- Levy/Trustee summons \$25
- Notary/Signature guarantee..... free
- Account reconciliation hourly rate (min. 1 hour)...\$20

ATM/Visa® Debit Card

- Custom Visa® debit card \$10
- Replace lost plastic card (each) \$15
- Express plastic card replacement (each).. \$60

Teller Services

- Money orders (\$1,000 max.) \$1.50 each
- Money orders (non-members) (\$1,000 max) \$2 each
- Official checks (each) \$2
- Official checks (Premium Spending)..... free
- Official checks for non-members (each) \$3
- Visa® gift cards (each) \$3.95
- Visa® gift cards for non-members (each) \$4.95

*Bill payment NSF charges will be assessed in two cycles. The first NSF charge will occur within 24 hours of the transaction (\$25) and will be listed individually per NSF item. The second fee will be charged on the second week of the following month as a total of each bill payment NSF in that month and multiplied by \$25. (For example, three NSF charges will post as one \$75 fee.)

**Automatic transfers from an Overdraft Line of Credit do not incur a transfer fee. Funds are transferred in increments of \$100 via advance from funds in the Line of Credit to share draft account. Interest is calculated on the balance of funds used from the Overdraft Line of Credit at the stated rate and method at time of application.

***We do not charge you to use your card at an ATM. The ATM owner, however, may assess you a fee. ATMs that display the CO-OP, SUM, Allpoint, or MoneyPass logos should be surcharge free. A list of participating ATMs can be found on the MMFCU website or through our mobile app. Note about surcharge free ATMs: individual institutions decide if, when, and how their ATMs participate in these surcharge free networks. It is possible for an institution to include only some of their ATMs in a surcharge free program or the removal of some ATMs from the same program. MMFCU is not responsible for the accuracy of any ATM locator that we may provide.