

## 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



## Online

[www.massmutualfcu.org](http://www.massmutualfcu.org)

## Email

[support@mmfcu.zendesk.com](mailto:support@mmfcu.zendesk.com)

**Phone.** 800.940.9466

**Text.** 413.414.5727

**Fax.** 413.226.4359

# Fee Schedule

as of April 2025



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.



[www.massmutualfcu.org](http://www.massmutualfcu.org)

**One of the great benefits of being a MMFCU member, is that fees are typically lower than at other financial institutions. Many of these fees can be avoided by using alternative MMFCU services.**

## Account Services

- Non-sufficient/Uncollected funds ..... \$10 or \$25  
*Includes checks, ACH, ATM, debit withdrawals (per item)*
- Returned deposit or loan payment (each).....\$10
- Stop payment all check types including ACH (ea) \$15
- Overdraft Protection ..... \$25
- Overdraft transfer (from share account)..... \$3  
*Through Overdraft Line of Credit - Finance charges apply\**
- Money market excessive withdrawal fee..... .. \$10  
*First 6 withdrawals or transfers per month .....free*
- Secondary spending account (per month)..... \$5
- High Yield Checking (*daily min. bal. fee*) ..... \$10
- 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 debit card (each) ..... \$15
- Express plastic card replacement (each).. \$60

## Visa® Credit Card

- Visa® credit card return check fee .....\$10
- Additional Visa® credit card ..... \$5
- Replace lost credit card (each) ..... \$10
- Express plastic card replacement (each).. \$25

## Teller Services

- Official checks (each) ..... \$2
- Official checks for non-members (each) ..... \$3



\*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.