

Business Account Schedule of Service Charges (effective July 1, 2025)



This Schedule of Service Charges is part of the Business Account Agreements and Disclosures for Pillur, 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.

Minimum Balance Service Charges	
Business Savings Account.....	No charge
Membership Savings Account.....	No charge
Insured Money Management Account.....	No charge
Small Business Checking.....	No charge
Standard Business Checking.....	\$15.00 per month
Money Market Business Checking.....	\$25.00 per month
Commercial Checking.....	\$20.00 per month
Sweep.....	No charge
IOLTA MI Checking.....	No charge
IOLTA IL Checking.....	No charge
Monthly Transaction Service Charges¹	
Business Savings Account ²	\$0.25 per item
Membership Savings Account ²	\$0.25 per item
Insured Money Management Account ²	\$0.25 per item
Small Business Checking ³	\$0.25 per item
Standard Business Checking ⁴	\$0.25 per item
Money Market Business Checking ⁵	\$0.25 per item
Commercial Checking.....	\$0.15 per item
Sweep ²	\$0.25 per item
IOLTA MI Checking.....	No charge
IOLTA IL Checking.....	No charge
¹ A transaction refers to an individual check deposited or withdrawn or a cash deposit or withdrawal and does refer to a point-of-sale (POS) payment. ² No charge for first 25 transactions. ³ No charge for first 100 transactions. ⁴ No charge for first 300 transactions. ⁵ No charge for first 500 transactions.	
Sweep Feature Service Charges.....	\$10.00
(if aggregate account balance is less than \$25,000)	
eDeposit (Remote Deposit Capture)	
Standard/Mobile Scanning Option.....	No charge
Online Banking via ComputerLine®.....	No charge
Bill Payment Service Charges	
Electronic / ACH.....	No charge
Paper.....	20 free per month / \$0.75 each for 21+
Currency Service Charges	
Deposited Coin.....	Up to \$1,000 free per day/then 1.0%
Deposited Currency.....	Up to \$20,000 free per day/then \$0.10 per \$100 plus secure transport charge up to \$50
Provide Coin.....	Up to \$1,000 free per day/then 1.0%
Provide Currency.....	Up to \$2,500 free per day/then \$0.10 per \$100
Wire Transfer Service Charges	
Incoming Domestic Wire Transfer.....	No Charge
Incoming International Wire Transfer.....	No Charge
Outgoing Domestic Wire Transfer.....	\$25.00
Outgoing International Wire Transfer.....	\$50.00
International Item Service Charges	
International Currency - Purchase or Sale.....	\$20.00
International Check Processing	
Canadian Checks.....	\$10.00
International Checks — Standard.....	\$35.00
International Checks — Federal Reserve.....	\$100.00

Check Service Charges

Canceled Check Copy.....	\$5.00
Cashier's Check.....	\$5.00
Money Order.....	\$3.00
On-Us Check Cashing for Non-Member.....	\$5.00 per check
Returned Deposited Check	
Domestic.....	No charge
International.....	\$50.00
Temporary Checks.....	\$2.00 per page of 3 checks

Card Service Charges

Non-Co-Op Network ATM ⁶	\$1.00 per transaction
Replacement ATM Card, Debit Card, or Credit Card.....	\$10.00
VISA Gift Card.....	\$4.50

⁶ A Non-CO-OP Network ATM charge may be assessed for each inquiry and each transaction at such an ATM and multiple charges could be assessed during the same ATM session. Non-CO-OP Network ATMs are those not owned by MSUFCU or third parties participating in the CO-OP Network.

International Service Assessment (ISA)⁷

ATM and PIN-Based Transactions.....	1.0% of the International Transaction Amount
Signature-Based Transactions.....	3.0% of the International Transaction Amount

⁷ International 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 U.S. International transactions include internet and other transactions initiated in the U.S. with a merchant who processes the transaction in a foreign country. ISA is calculated after the transaction has been converted to U.S. dollars.

Miscellaneous Service Charges

Bond Coupon Processing.....	\$10.00
Convenience Loan Payment or Account Deposit.....	\$7.95 per each debit card payment attempt
Dormant Account.....	\$5.00 per month
Early Account Closure (within 180 days from account opening).....	\$20.00
Escheatment.....	\$75.00 per each base account escheated
Expedited Mailing	
Domestic.....	\$30.00
International.....	\$40.00
Illinois License Plate Renewal ⁸	\$9.50
Legal Processing.....	\$75.00 per each garnishment or levy received
Non-Sufficient Funds (NSF).....	No charge
Non-Sufficient Funds (NSF) and Overdraft Transfer Notice	
Electronic.....	No charge
Paper ⁹	\$2.00
Notary.....	\$1.00 per page after 2 pages
Overdraft Charge ^{10,11}	\$30.00 per day
Research.....	\$50.00 per hour
Returned Mail.....	\$5.00 per item
Signature Guarantee.....	\$20.00 per document
Statement Copy.....	\$5.00
Stop Payment.....	\$25.00

⁸ Only available at select branches. ⁹ Paper notice charges may be assessed each time a transaction is presented, even if the transaction was previously rejected and a charge was previously assessed. This means you could be assessed multiple paper notice charges (including multiple NSF notice charges or a combination of multiple NSF notice charges and an overdraft notice charge) for one transaction you authorized. ¹⁰ You may be charged an Overdraft charge, as applicable, each time a transaction is presented for payment and the available balance is insufficient, even if the transaction was previously rejected and a charge was previously assessed. For example, a transaction you authorize (such as a check or an ACH debit) may be presented or submitted for payment multiple times and Pillur will determine whether or not the available balance is sufficient to pay the transaction each time it is presented or submitted. This means you could be assessed multiple charges (including multiple NSF charges or a combination of multiple NSF charges and an Overdraft charge) for one transaction that you authorized. Note: It is the merchant (or other individual or entity), not Pillur, that determines when and through which payment channel to present or submit a transaction against your account (and whether to represent or resubmit a transaction that was previously rejected). ¹¹ Overdrafts are protected with Balance Shield. Balance Shield allows members to overdraft their eligible checking accounts by \$50.00 or less with no charges assessed except for applicable paper notice charges.

For inquiries, contact us at:

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Federally Insured
by NCUA