



Fee Schedule

As of September 1, 2013

Eco Share Savings Account	
Account Closure Fee	\$15.00 if account is closed within 180 days of opening
Eco Plus Checking Account	
Service Fee <small>If the minimum balance requirement is not met</small>	\$4.00 per month
Overdraft Charge	\$3.00 per item
Temporary Check Fee <small>When accompanied by a Share Draft (check) order</small>	FREE
Share Draft Reorder	Prices may vary depending upon style selected.
Solar Money Market Savings Account	
Service Charge <small>If the minimum balance requirement is not met</small>	\$4.00/Month
Solar Money Market Checking Account	
Service Charge <small>If the minimum balance requirement is not met</small>	\$6.00/Month
Overdraft Charge	\$3.00 per item
Temporary Check Fee <small>When accompanied by a Share Draft (check) order</small>	FREE
Share Draft Reorder	Prices may vary depending upon style selected.
First Checking Account	
Service Charge	FREE
Overdraft Charge	\$3.00 per item
Temporary Check Fee <small>When accompanied by a Share Draft (check) order</small>	FREE
Share Draft Reorder	Prices may vary depending upon style selected.
Other Checking Account Fees	
NSF Charge	\$34.50 per item
Stop Payment Charge	\$34.50 per request

Share Draft Copy	FREE
Courtesy Pay Fee for overdrafts created by checks, in-person withdrawals, ATM withdrawals, ACH withdrawals, Point-Of-Sale (POS) transactions, or any other withdrawals via electronic means	\$34.50 each
A negative balance fee will be charged on the eleventh day the account is negative	\$3.45 per day
ATM & EFT Services	
Nonproprietary ATM Debits Fee	\$2.00 each
Nonproprietary ATM Balance Inquiry Fee	\$1.00 per request
Photo of ATM User Fee	\$50.00 per Photo
EFT Return Charge	\$34.50 per item
EFT Stop Payment Fee	\$34.50 per item
EFT Exception Processing Charge	\$34.50 per item
ATM & EFT Courtesy Pay Fee	\$34.50 per item
Other Services	
Statement Copy	FREE
Deposited Item Return Fee	\$34.50/Item or per NSF item that would have occurred if the item was not deposited
Wire Deposit Fee (incoming)	FREE
Wire Withdrawal Fee (outgoing domestic)	\$20.00 per transfer
Wire Withdrawal Fee (outgoing international)	\$60.00 per transfer
Research and Reconciliation Fee	FREE
Money Order Fee	\$2.00 each
Travelers Check Fee	FREE
Travelers Check Gift Check Fee	\$1.25 per check
Travelers Check for Two Fee	\$0.50/\$100.00
Cashier's Check Fee	\$5.00 per check
History Printout Fee	\$1.00 per page
Plastic Card Lost/Stolen Replacement Fee	\$10.00 per card
Plastic PIN Replacement Fee	FREE
Plastic Card Capture Fee	\$10.00
Stop Payment on Cashier's Check Fee	\$34.50 per request
Check Cashing Fee <small>If member has no other services than a Share Account with less than a \$100.00 balance.</small>	\$3.00 per item
Return Mail Charge	\$5.00 each
Legal Processing Charge <small>For processing a subpoena, garnishment, levy, restraining notice or other such legal document.</small>	\$100.00 each
Dormant Account Fee <small>If no member generated deposit or withdrawal in the past two years or more.</small>	\$5.00 per month
Member Locator Fee <small>If a third party has to be used to find a member</small>	\$75.00 each
ACH Correction Fee	\$3.00 per item
VISA Check Card Picture	5.75 per picture
Loan Payment by Phone	\$5.00 per payment
Paper Statement Fee <small>Waived for members under 18 and over 65.</small>	\$2.00 per statement
Low Balance Account Fee <small>If average daily balances in deposit accounts (not including checking) falls below \$100.00. Waived if you currently</small>	\$5.00 per month

if average daily balances in deposit accounts (not including checking) falls below \$100.00, waived if you currently have a loan.	\$5.00 per month
Credit Card Account	
Non-Member Cash Advance Fee	2% of Amount Advanced or \$5.00 minimum
Share Value	
Par value of one Share	\$5.00

Events

Events

Privacy Policy

FACTS	WHAT DOES MAGNIFY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
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Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all of the sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
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What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security Number • Account balances and • Payment history • Transaction history <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
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How?	All financial companies need to share members' information to run their everyday business. In the section below, we list reasons financial companies can share their members' personal information; the reasons MAGNIFY Credit Union chooses to share; and whether you can limit this sharing.
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Reasons we can share your information	Does the Credit Union share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes - to offer our product and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes - information about your transactions and experiences	NO	
For non-affiliates to market to you	YES	YES

	<ul style="list-style-type: none"> • Call (863) 425-5611 <p>Please Note:</p>
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To limit our sharing	If you are a new member, we can begin sharing your information 7 days from the date we sent or gave you this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	• Call (863) 425-5611

Who we are	
Who is providing this notice?	MAGNIFY Credit Union

What we do	
How does MAGNIFY Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain physical, electronic and procedural safeguards to protect this information and limit access to information to those employees for whom access is appropriate.
How does MAGNIFY Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account • apply for a loan • use your credit or debit card • make a wire transfer • make deposits or withdrawals • give us your contact information We also collect your personal information from other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • Sharing for affiliates everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Magnify Financial Services, LLC • Magnify Life Foundation, Inc. • Beyond Imagination Media Services, LLC
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Nonaffiliates we share with can include insurance companies and direct marketing companies, such as: <ul style="list-style-type: none"> • CUNA Mutual Group • Affinion • Principal Financial Group
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include insurance companies.

[Opt Out Response Form](#)

Financial Services

The Principal Financial Group

The Principal Financial Group® We'll Give You An Edge®

The Principal Financial Group® is a leader in offering businesses and individuals a wide range of financial products and services, including retirement, investment services and insurance through our diverse family of financial services companies.

A member of the Fortune 500, the Principal Financial Group has \$318.8 billion in assets under management² and serves some 19.1 million customers worldwide.

We can help give you an edge...

Business Priorities

- **Employee Benefits** – Benefits plans designed to help create an employee's financial foundation.
- **Retirement Plans** – Strategies to help build an income for a lifetime.
- **Executive Benefits** – Attraction and retention strategies for the key people who make a business grow and prosper.
- **Business Transition** – Business continuity, wealth transfer strategies and other solutions to help assure business longevity.

Personal Strategies

- Risk Management Services – Help build the financial foundation based on your financial objectives, time horizon and risk tolerance.
- Financial Analysis – Help assure children's education, asset allocation, conscientious survivor strategies, tax liability strategies, and comprehensive retirement accumulation and distribution strategies.
- Wealth Management Services – Help develop strategies for wealth accumulation and asset retention for the long term.
- Estate Planning – Help develop a plan to minimize estate transfer expenses to maximize the estate value to heirs.

* As of December 31, 2010

For more information, please call:



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**NOT NCUA INSURED, NO CREDIT UNION GUARANTEE,
MAY LOSE VALUE.**

Contact Us

Email Us

- General Information
- Member Service Questions
- Lending Questions
- Employment

Call Us

- Call Center

(863) 425-5611

(800) 470-8742 - Outside of our immediate calling area

(863) 425-5297 - Loan Department Fax

(863) 425-9606 - Main Fax

Write Us

Magnify Credit Union

P.O. Box 427

Mulberry, FL 33860

Report Lost / Stolen Plastic Cards

ATM & Debit Cards

(800) 554-8969 (inside U.S.)

(973) 682-2652 (outside U.S.)

VISA Credit Card Help Desk

(888) 776-8571

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the National Credit Union Administration

[Privacy Policy](#)

Unauthorized Access is Prohibited. All Accesses are Monitored.

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