Fee Schedule
Effective March 10, 2017

Monthly Share Account Fees
Balances above $50.00........................................Free
Balances below $50.00............................................$2.00
Excess withdrawal fee.......................................... $3.00
(charged for each in-person withdrawal in excess of 2 per month)
Christmas Club early withdrawal............................$5.00
(per withdrawal, waived from November 1st - January 31st)

Monthly Checking Account Fees
Free Checking.........................................................Free
Premier Checking (if below $500 minimum balance)........ $5.00
New Path Checking.............................................. $10.00
Money Market (if below $500 minimum balance)............$15.00

Service Account Fees (applicable to all accounts)
Transfer Fees
Home Banking (online)...........................................Free
Access 24 (telephone banking)...................................Free
Telephone (with representative)..................................$2.00
Person to Person transfer (P2P).................................Free
Account to Account transfer (A2A)............................Free

Statement Fees
E-Statement........................................................Free
Paper Statement (per statement)............................ $3.00

Other Service Fees
Account Activity printout (with representative).............$5.00
Bill Payment Service-Homebanking..........................Free
Copy of paid check-Homebanking............................Free
Copy of paid check-representative assistance..............$5.00
Stop Payment.......................................................$28.00
Non-Sufficient funds (per item)...............................$28.00
Privilege Pay (per item, check, ACH or debit card).......$28.00
Returned Deposit..................................................$28.00
Overdraft (from Line of Credit)...............................$2.00
Overdraft (from Savings).......................................$5.00
Cashier’s Check.....................................................$5.00
Money Order.........................................................$5.00
Gift Cards up to $1,000 (per card)......................... $3.00
Check Cashing (Members)........................................Free
Check Cashing (Non-Members)................................. $10.00
Temporary Checks (10 checks)............................... $5.00
Check printing......................................................Free
Invalid address (per month)..................................$2.00
Dormant account (per month).................................$2.00
(After 12 months of inactivity)
Escheat (funds sent to state after 5 years dormant)..... $25.00

ATM Withdrawals
ATMs owned or operated by MCU.........................Free
ATMs not owned or operated by MCU.................... $2.00
Debit Card replacement....................................... $8.00
Cash Advance.................................................... $3.00

Wire Transfers
Incoming (Domestic or International)................... $10.00
Outgoing Domestic............................................... $20.00
Outgoing International........................................ $45.00

Research Fees
Account Research (per hour, 1 hour minimum)........... $25.00
..............................................................plus $2.00 per copy
Garnishments, Levies, Liens, Subpoenas................ $25.00
..............................................................plus $2.00 per copy
IRS Subpoenas...............................................fee as authorized by IRS
Photocopy (per copy)......................................... $2.00
Immigration Correspondence............................... $5.00
Account Verification.......................................... $5.00
Closed Account Fee (within 6 months of opening)..... $5.00

Federally Insured by NCU
Fee Schedule
Effective March 10, 2017

Notary Fees
Members................................................................. Free
Non-Members
For the first signature.............................................$6.00
Each additional signature.................................$1.00

Lending Fees
Non-Sufficient Funds Loan Payment .............$28.00
Loan Payment by phone (ACH or Credit Card) ....$13.95
Loan Payment Online (ACH or Credit Card) ..........$8.95
Skip-a-Pay Fee (per loan skipped) .........................$25.00
Excessive Loan Application..............................$10.00
(reapplication within 6 months of loan denial)

Filing Fees
All lien filing fees for MCU security interest in any secured loans. Fee will be based on security type and state pricing.
Lost Title Replacement/Lien Release.............$15.00

Collection Fees
All costs involved in collecting amount owed to MCU including court costs and reasonable attorney fees.
Late Loan Payment.......5% of payment ($20.00 Minimum)
(per payment when over 10 days late)