

# Fee Schedule

Effective Date January 1, 2020



## Monthly Account Fees

Share Savings .....	Free
Free Checking .....	Free
Premier Checking (if below \$500 minimum balance) ..	\$5.00
New Path Checking .....	\$10.00
Money Market (if below \$5,000 minimum balance) ....	\$15.00

## Transfer Fees

Account to Account Transfer (A2A) .....	Free
Person to Person Transfer (P2P) .....	Free
Home Banking (Online) .....	Free
Access 24 (Telephone banking) .....	Free
Telephone (with representative) .....	\$2.00

## Statement Fees

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

## Wire Transfers

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

## ATM /Debit

ATM Withdrawal (at MCU owned ATMS) .....	Free
ATM Withdrawal (at ATMS not owned by MCU).....	\$2.00
Cash Advance .....	\$3.00
Debit Card Replacement .....	\$8.00

## Lending Fees

Return Loan Payment .....	\$28.00
Loan Payment by Phone (ACH or Credit Card) .....	\$13.95
Online Loan Payment (ACH or Credit Card) .....	\$8.95
Skip a Pay Fee (per loan skipped) .....	\$25.00

## Notary Fees

Members .....	Free
Non-Member first signature .....	\$6.00
Non-Member each additional signature .....	\$1.00

## Collection Fees

All costs involved in collecting amounts owed to MCU including court costs and attorney fees.

Late Loan Payment .....	5% of monthly pymt
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(\$20 min fee per payment when over 10 calendar days late)

## Other Service Fees

Excessive Share Savings Withdrawal Fee ..	\$3.00
(Per-in person withdrawal, in excess of 2 per month)	
Christmas Club Early Withdrawal Fee .....	\$5.00
(Per withdrawal, waived Nov 1st - Jan 31st)	
Account Activity Printout (with representative)	\$5.00
Bill Payment Service-Homebanking .....	Free
Copy of Paid Check-Homebanking .....	Free
Copy of Paid Check (with representative) .....	\$5.00
Stop Payment (per item) .....	\$28.00
Non-Sufficient Funds (per item-Check, ACH, Debit) ...	\$28.00
Overdraft Privilege (per item-Check, ACH, Debit) .....	\$28.00
Returned Deposit (per item-Check, ACH, Debit) .....	\$28.00
Overdraft from Line of Credit .....	\$2.00
Overdraft from Savings .....	\$5.00
Cashiers Check .....	\$5.00
Money Order (per money order, up to \$500) ....	\$3.00
Gift Card (per card up to \$1,000) .....	\$3.00
Invalid Address (monthly) .....	\$2.00
Temporary Checks (10 checks) .....	\$5.00
Non Member Check Cashing Fee .....	\$10.00

## Escheat

Dormant Account .....	\$2.00
(monthly after 12 months inactivity)	
Escheat .....	\$25.00
(at time funds are sent to state after 3 years of dormancy)	

## 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 .....	as authorized by IRS
Photocopy (per copy) .....	\$2.00
Immigration Correspondence .....	\$5.00
Account Verification .....	\$5.00
Closed Account Fee (within 180 days of opening) .....	\$5.00

## Filing Fees

Filing fees for MCU security interest in any secured loans will be based on security type and state pricing.

Lost Title Replacement .....	\$15.00
Lien Release .....	\$15.00

This credit union is federally insured by the National Credit Union Administration.