# 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 ($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
- **Lost Title Replacement** ..................................... $15.00
- **Lien Release** ................................................... $15.00

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

1/30/2020