

Fee Schedule

Effective Date March 31, 2022

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
Telephone (with representative)	\$2.00

Statement Fees

EStatement	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

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-Dec 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
(Checks over \$100.00)	

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)	

Research Fees

Account Research (per hour, 1 hour min)	\$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

