

## Fee Schedule

Effective August 1, 2023

### 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 .....	\$30.00
Loan Payment by Phone (ACH or Debit Card) .....	\$13.95
Online Loan Payment (ACH or Debit 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) .....	\$30.00
Non-Sufficient Funds (per item-Check, ACH, Debit) ...	\$30.00
Overdraft Privilege (per item-Check, ACH, Debit) .....	\$30.00
Returned Deposit (per item-Check, ACH, Debit) .....	\$30.00
Overdraft from Line of Credit .....	\$2.00
Overdraft from Savings .....	\$5.00
Bank 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

