

Fee Schedule

Checking Account Fees	
Check Printing Fee	Pricing varies depending upon style of check
Convenience Check Printing Fee	\$4.00 per page (4 per page)
Check Copies	\$5.00/item

Fresh Start Checking	
Service Fee	\$8.00/month May be reduced \$1 with eStatements May be reduced \$2 with direct deposit of \$50 or more/month)

Business Checking Account Fees	
Basic Business Checking Transaction Fee	\$0.10/transaction after 75 transactions/month
Basic Business Checking Service Fee	None
Business Checking Transaction Fee	\$0.25/transaction after 250 transactions/month
Business Checking Service Fee	\$5.00/month
Business Relationship Checking Transaction Fee	None
Business Relationship Checking Service Fee	\$10.00/month if balance falls below \$25,000

ATM, Check Card, Visa Credit Cards	
ATM Transaction	Valued Member = \$1.00/transaction after 8/month Loyal Member = \$1.00/transaction after 13/month Premier Member FREE unlimited Advantage Member FREE unlimited
Plastic Card Rush Fee (Debit, ATM, Credit Card)	\$30.00/card
Replacement Card	\$10.00/per card (FREE for Premier/Advantage Members)

Safe Deposit Box Fee Schedule	
3" x 5" box	\$25/year
3" x 10" box	\$35/year
5" x 10" box	\$50/year
10" x 10" box	\$90/year
Safe Deposit Box Late Fee	\$10.00
Safe Deposit Lock Changed and Replacement key made (necessary when only one key is turned in at the time the box is closed)	Not to exceed \$110.00
Safe Deposit Lock Drilled and Replaced (necessary when both keys are unavailable at the time the box is closed)	Not to exceed \$165.00

Other Services (applicable to all accounts)	
Account Research Fee	\$20.00 per hour (charged in 15 min. increments)
ePay	FREE service with continual use (terminated if inactive for 90 days)
ePay Non Sufficient Funds (per returned item)	\$29.00/item - MCCU \$22.00/item – Check Free
Escheats	\$25.00
Foreign Deposit Item	\$5.00/item
Garnishment/Levy	\$50.00
Non Sufficient Funds (Checks, ATM, ACH & Purchases)	\$29.00/item
Courtesy Pay (Checks, ATM, ACH & Purchases)	\$29.00/item
Overdraft Transfer (Checks, ATM, ACH & Purchases)	\$2.00
Returned Mail/Undeliverable Address	\$2.00/month (after two months)
Dormant Account (No activity for 24 months)	\$5.00/month
Return Item	\$29.00/item
Statement Copies	\$3.00/statement
Paper Statement (for printed and mailed statements for registered users of MCCU Online. Excluding accounts where the primary member is under age 18) effective 1/1/2020	\$2.00/month
History Print Out	\$0.50/page
Stop Payment	\$20.00
Outgoing Domestic Wires	\$20.00/wire
Outgoing Foreign Wires	\$30.00/wire
Loan Coupons	\$5.00/book
Skip-A-Pay	\$30.00 per payment (two per loan per calendar year. Some restrictions apply, see agreement for details)
MessagePay (Personal Loans)	\$4.99/transaction
Land Contract – Set Up	\$125.00
Land Contract - Annual Fee	\$125.00
Land Contract - Payment	\$7.00
Fax Out	\$1.00
Fax In	\$0.50
Photocopy	\$0.10 per page
Cashier's Check	\$2.00/item Valued/Loyal Members FREE Premier/Advantage Members
Money Order	\$2.00/item Valued/Loyal Members FREE Premier/Advantage Members

Accounts with a negative balance for 20 consecutive days or excessive overdraft activity may be subject to closure.
The Rates and Fees appearing with this Schedule are accurate as of the last dividend declaration date indicated on this Truth-In-Savings Disclosure.
If you have any questions or require current rate and fee information on your account, please call the Credit Union.

