



Schedule of Fees & Charges

Effective February 1st, 2021

Deposit Account Fees	
Dormant Account Fee (1)	\$5.00 per month
Investment Checking Account Minimum Balance Fee	\$10.00 per month
Benefits Plus Membership	\$5.95 per month
Unscannable/Return Item Fee	\$15.00 per item presentation
Nonsufficient Funds (NSF) Fee (2)	\$30.00 per item presentation
Check Guard Fee	\$30.00 per item presentation
Stop Payment Fee	\$20.00 per item
Stop Payment Fee – Series	\$25.00 per series
Check Copy Fee	\$3.00 per item
Escheat Fee (3)	\$25.00
Paper Statement Fee (4)	\$3.00 per month

Safe Deposit Box Fees		
Annual Rental Fees	2x5 box	\$20 .00
	3x5 box	\$30 .00
	3x10 box	\$40 .00
Replacement Key		\$15 .00
Box Drilling	\$15.00 plus cost of lock and Locksmith charges	

Electronic Services Fees	
Debit/ATM Card Replacement Fee (5)	\$15.00 per card
Non-Proprietary ATM Transfer, Withdrawal or Balance Inquiry Fee (6)	\$1.00 per Withdrawal
Debit/ATM Rush Order	\$30.00

Miscellaneous Fees			
ACH Stop Payment Fee	\$20.00 per occurrence	Account Re-opening	\$25.00 per occurrence
Garnishment or Levy Fee	\$50.00 per occurrence	VISA Gift Card Fee	\$5.00 each
Money Order Fee	\$1.00 per item	CU Money Travel Card	\$5.00 each
Wire Transfer Fee – Outgoing	\$20.00 per wire	Travel Card Replacement	\$5.00 each
Statement Copy Fee	\$3.00 per statement	Self-Service Coin Machine Fee	3% of total coin- Members 8% of total coin- Non-members
Cashier's Check Fee (if not payable to member)	\$3.00 per item	Wrong Address Fee	\$10.00 per month
Check Order Fee	Varies		

- (1) After 12 months of inactivity.
- (2) Includes any share draft or pre-authorized transfer, or transaction made by use of Your Debit or ATM card, or other electronic means, as applicable (including any in-person transactions).
- (3) MCCU is required to escheat dormant account funds to your state of residence per their state laws.
- (4) Fee assessed on accounts opened after October 1, 2020- free for minor accounts and members over the age of 62.
- (5) First card replacement is free, fee assessed at second card replacement and additional replacements thereafter.
- (6) First 6 transactions (withdrawals, transfers, inquiries, point of sale, and pre-authorized withdrawals) are free each month.