Monroe COMMUNITY CREDIT UNION

Business Fee Schedule

*Effective December 1, 2026

Account Type	Interest Bearing	Minimum Opening Deposit	Minimum Monthly Balance Fee	Minimum Balance to Waive Fee*
Community Choice Checking [1]	No	$100	$5	$100
Business Basic Checking	No	$100	$15	$1,500
Business Plus Checking	Yes [2]	$100	$25	$5,000
Business Basic Share	Yes [3]	$5	N/A	N/A

Business Account Fees

Fee Type	Amount
Account Escheatment	$50
ACH Stop Payment	$20 per occurrence
Business Basic Checking Minimum Balance *	$15 per month
Business Plus Checking Minimum Balance*	$25 per month
Check Guard	$30 for each authorized overdraft
Community Choice Checking Minimum Balance*	$5 per month
Copy of Check	$3 per check
Dormant Account [4]	$15 per month
Enhanced Due Diligence Fee [5]	$50 per month
Legal Processing	$50 per occurence
Non-Sufficient Funds (NSF)	$30 per item presentment
Paper Statement	$5 per month
Returned Item	$20 per item
Stop Payment	$25 per item
Stop Payment - Series	$25 per series
Wire Transfer (incoming)	$10 per occurence
Wire Transfer (outgoing)	$25 per occurrence
Wrong Address	$10 per month

General Business Fees

Fee Type	Amount
Account Reopening (within 90 days)	$25 per occurence
Account Research/Reconciliation (1 hour minimum)	$25 per hour
Cashier's Check (if not payable to account holder)	$3 per item
Check Orders	Varies
Coin Machine	3% of total coin returned
Credit Card Replacement [6]	$10 per card
Credit Card Rush Order	$30 per card
Debit/ATM Card Replacement [6]	$10 per card
Debit/ATM Card Rush Order	$30 per card
Notary Services	Free
Statement Copy	$5 per statement

1. Business members must meet certain parameters to be eligible for a Community Choice Checking account.
2. Interest bearing on balances greater than or equal to $5,000.
3. Interest bearing on balances greater than or equal to $300.
4. Account becomes dormant after 12 months of inactivity.
5. Applies to accounts subject enhanced due diligence.
6. Each member is allowed one (1) free card replacement.

*Minimum balance fees apply when account balance falls below minimum required balance at any point throughout the month.