



Consumer Fee Schedule

*Effective December 1, 2026

Consumer Account Fees

Fee Type	Amount
Account Escheatment ¹	\$50
ACH On Demand	\$7.95 per advance
Check Guard	\$30 for each authorized overdraft
Copy of Check	\$3 per check
Dormant Account (after 12 months of inactivity)	\$15 per month
Legal Processing	\$50 per occurrence
Local Advantage Checking ²	\$5 per month
Non-Sufficient Funds (NSF) ³	\$30 per item presentment
Paper Statement ⁴	\$5 per statement
Returned Item	\$20 per item
Stop Payment	\$25 per item
Wire Transfer (incoming)	\$10 per occurrence
Wire Transfer (outgoing)	\$25 per occurrence
Wrong Address	\$10 per month

General Account Fees

Fee Type	Amount
Account Reopening (within 90 days)	\$25 per occurrence
Account Research/Reconciliation (1 hour minimum)	\$25 per hour
Benefits Plus Membership	\$5.95 per month
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 ⁵	\$10 per card
Credit Card Rush Order	\$30 per card
Debit/ATM Card Replacement ⁵	\$10 per card
Debit/ATM Card Rush Order	\$30 per card
Money Order	\$1 per item
Non-Proprietary ATM Transfer, Withdrawal, or Balance Inquiry ⁶	\$1 per occurrence
Notary Services	Free
Statement Copy	\$5 per statement

Safe Deposit Box Fees

Boxes are only available at our Maybee Branch

Fee Type	Box Size	Amount
Annual Rental Fees ⁷	2X5 Box	\$20
	3X5 Box	\$30
	3X10 Box	\$40
Replacement Key		\$15
Box Drilling		\$15 plus cost of lock and lock smith

1. MCCU is required to escheat dormant account funds to your state of residence per the applicable state laws.

2. Fee will be charged on the last day of each month. The fee may draw your account balance below \$0.00.

3. 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).

4. Free for minor accounts and members over the age of 62.

5. First card replacement is free.

6. First 6 transactions are free each month.

7. Fee will be automatically debited every 12 months on the anniversary of when the box was opened.



Consumer Deposit Accounts

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Account Type	Minimum Opening Deposit	Interest Bearing	Minimum to Earn Interest	Minimum Monthly Balance Fee	Minimum Monthly Balance to Waive Fee
<i>Membership Share</i>	\$5	Yes	\$300	N/A	N/A
<i>Secondary Share</i>	\$0	Yes	\$300	N/A	N/A
<i>High Yield</i>	\$2,500	Yes	\$2,500	N/A	N/A
<i>Holiday Savings</i>	\$0	Yes	\$100	N/A	N/A
<i>Vacation Savings</i>	\$0	Yes	\$100	N/A	N/A
<i>Regular Checking</i>	\$0	No	N/A	N/A	N/A
<i>Local Advantage Checking</i>	\$0	No	N/A	N/A	N/A
<i>Community Growth Checking</i>	\$0	Yes	N/A	N/A	N/A