

# Fee Disclosure

## Business Accounts as of 1/1/18



BYRAM • PEARL  
RIDGELAND  
PH 601-922-3350  
TF 800-748-9459  
www.mecuanewhere.com

### Operational Fees

Closing Membership within 90 days .....	\$20.00
Rejoining within 90 days.....	\$20.00
Minimum Balance Fee.....	\$5.00 per month if aggregate share balance is less than \$500 on last day of the month
(No fee for the following: Members age 60 or older, age 17 or younger, no fee for new accounts for the first 6 months)	
Dormant Account (no fee if 17/younger) (less than \$100/no transactions for 12 months) .....	\$15.00 per month
Money Orders .....	\$5.00 each (Free for Relationship Pricing members)
Corporate check made payable to third party .....	\$5.00 each
Cashier's Check .....	\$10.00 each
Visa Gift Cards .....	\$5.00 each (\$2.00 for Relationship Pricing members)
Prepaid Debit Cards (Regular and NewGen) .....	\$5.00 each (\$2.00 for Relationship Pricing members)
Wire Transfers	
Outgoing wire or Incoming wire .....	\$20.00
Outgoing wire - non-member .....	\$30.00
International (incoming and outgoing).....	\$50.00
Electronic Payment Convenience Fee (debit card/ACH)....	\$4.95
Electronic Payment Convenience Fee (credit card) 2.95% of the total payment amount	
Electronic Payment Returned Item Fee.....	\$35.00
Escheat Fee .....	\$50.00
Share withdrawal - in excess of two per month (applies to Kasasa Saver & regular Shares) .....	\$15.00
Holiday Club withdrawal (in excess of one per year).....	\$15.00
Vacation Club withdrawal (in excess of one per year).....	\$15.00
Overdraft Transfer Fee .....	\$10.00 each occurrence (Free for Choice, Premium, Free2B & Kasasa Checking & Platinum RP members)
ACH Debit/Non-sufficient funds .....	\$35.00
Return Item Fee .....	\$35.00
Account Inquiry.....	\$5.00
Member to Member Transfer.....	\$5.00
Check Deposit Verification Fee .....	\$5.00
Return Mail/Insufficient Address .....	\$10.00/month
Additional Statement Copy .....	\$10.00
Verification of Deposit Processing.....	\$15.00

Corporate Check Rush Stop Payment (request received within 15 days).....	\$30.00
ACH / Pre-Authorized Stop Payment .....	\$30.00 per item
ACH / Pre-Authorized Stop Payment .....	\$50.00 per series
Third Party Deposited Returned Item NSF .....	\$15.00
Merchant Check Collection.....	\$30.00
Notary Fee (non-members only – free for members) .....	\$5.00
Copy/Fax Fee (non-members only – free for members)....	\$5.00
Research Fee .....	\$30.00 per hour
Redeposit Returned NSF item.....	\$10.00
Check Cashing Fee.....	3% of check amount .....or \$10.00 whichever is greater (no fee with MECU checking or aggregate share balance of \$500 or more) .....
Self-Serve Coin Machine (Main Office) .....	4.9% for members (9.9% for non-members and for general members using the machine for business use)

### Legal Fees

Tax Levy Processing .....	\$50.00
Garnishment Processing .....	10% of garnishment amount up to a maximum of \$50.00
Collection Account (C.U. initiated legal action).....	\$25.00
Subordination Agreement.....	\$100.00

### Safe Deposit Box Fees

Annual Rental:	
3 X 5 X 21 .....	\$25.00
3 X 10 X 21 .....	\$35.00
5 X 10 X 21 .....	\$55.00
Lost keys/drilling fee.....	\$150.00

### BUSINESS ACCOUNTS

Paper Statements.....	\$5.00/Month (e-Statements are FREE)
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### BizPay Online Bill Pay:

BizPay online Bill Pay (six months free) .....	\$18.95/Month
Non-sufficient Funds/Overdraft Fee .....	\$35.00
Stop Payment.....	\$10.00
Merchant Return.....	\$10.00

### Business Prime Share:

Excessive Withdrawal Fee - First 2 withdrawals free per month/then \$10 per withdrawal  
(ACH/electronic transactions are free)

**e-Business Checking:**

Monthly Service Charge.....\$10.00  
*(No fee if maintain average daily balance of \$1,000.00)*

Clearing (fee per checks / debit items cleared) First 100 debits/credits free/then 25¢  
*(ACH/electronic transactions are free)*

Deposits (fee per deposit item) First 100 debits/credits free/then 25¢  
*(ACH/electronic transactions are free)*

Overdraft Transfer Fee.....\$10 per transfer

Cash Management (Sweep) Transfers -First 10 sweeps free per month, then \$10 per sweep

Non-sufficient Funds/Overdraft Fee.....\$35.00

Stop Payment.....\$30.00 per item

Stop Payment.....\$50.00 per series

Share Draft copy.....\$5.00

Starter Checks (4 checks) .....\$5.00 per page

**Business Money Market:**

Monthly Service Charge.....\$10.00  
*(No fee if maintain average daily balance of \$2,500.00 or more)*

Excessive Withdrawal Fee-First 2 withdrawals free per month/then \$10 per withdrawal  
*(ACH/electronic transactions are free)*

Deposits (fee per deposit item) 10 cents per check deposited  
*(ACH/electronic transactions are free)*

Overdraft Transfer Fee .....\$10 per transfer

Non-sufficient Funds/Overdraft Fee.....35.00