

# Members Exchange Fee Schedule

## Business Accounts – Eff. 1/1/2017

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### 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 .....	\$2.00 each (Free to Relationship Pricing members)
.....	
Corporate check made payable to third party .....	\$5.00 each
Cashiers Check .....	\$10.00 each
Visa Gift Cards.....	\$5.00 each (\$2.00 for Relationship Pricing members)
<b>Wire Transfers</b>	
Outgoing wire or Incoming wire.....	\$20.00
Outgoing wire - non-member.....	\$30.00
International (incoming and outgoing).....	\$40.00
Western Union - outgoing only.....	\$20.00
Credit Card / Check by Phone Convenience Fee.....	\$5.00
Credit Card / Check by Phone Returned Item Fee.....	\$34.00
Electronic Payment Convenience Fee (website).....	\$5.00
Electronic Payment Convenience Fee (in person).....	\$15.00
Share withdrawal (in excess of two per month).....	\$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 (Free for Choice, Premium & Free2B Ckg. & Platinum Relationship Pricing)....	\$10.00 each occurrence
ACH Debit/Non-sufficient funds.....	\$34.00
Return Item Fee.....	\$34.00
Account Inquiry.....	\$5.00
Check Deposit Verification Fee.....	\$5.00
Return Mail/Insufficient Address.....	\$10.00/month
Additional Statement Copy.....	\$5.00
Verification of Deposit Processing.....	\$10.00
Corporate Check Rush Stop Payment (request received within 15 days).....	\$20.00
ACH / Pre-Authorized Stop Payment.....	\$30.00 per item
ACH / Pre-Authorized Stop Payment.....	\$50.00 per series
Third Party Deposited Returned Item NSF.....	\$10.00
Merchant Check Collection.....	\$25.00
Notary Fee (non-members only-free for members).....	\$5.00
Research Fee.....	\$25.00 per hour
Redeposit Returned NSF item.....	\$10.00
Check Cashing Fee (no fee with :MECU checking or aggregate share balance of \$500 or more).....	
.....	3% of check amount or \$10.00 whichever is greater
Electronic Tax Filing - Federal.....	\$30.00
Electronic Tax Filing - Federal and State.....	\$40.00
<b>MECU Anywhere - Internet Account Access Fees</b>	
PIN Reset (in excess of two).....	\$5.00
<b>ATM/VISA Debit Card Fees</b>	
Foreign ATM withdrawal.....	\$2.50
PIN Replacement.....	\$5.00

Limit Increase Request Fee.....	\$10.00 per request
Card Replacement.....	\$15.00
Card Replacement - Rush Fee.....	\$50.00
Non-sufficient Funds/Overdraft Fee - Point of Sale (POS)/ATM.....	\$34.00
Card Abuse "Hot Card".....	\$15.00

**Loan Fees**

Origination/Documentation fee.....	Varies – ask for details
Over the Credit Limit Fee (line of credit).....	\$35.00 per month
Skip-a-Payment.....	\$35.00 per loan
Line of Credit checks:	
Non-sufficient Funds.....	\$34.00
Stop payment.....	\$30.00 per item
Stop payment.....	\$50.00 per series
Late Payment Fee (if the payment is received 16 days after the scheduled due date) .....	4% of the monthly payment or \$5.00, whichever is greater

**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 Statement .....	\$5 month
<i>(e-Statements are FREE)</i>	

\*All other applicable operational fees will apply to business accounts.

**BizPay Online Bill Pay:**

BizPay on-line Bill Pay .....	Free for 6-months, then \$18.95 month
Non-sufficient Funds/Overdraft Fee.....	\$34.00
Stop Payment.....	\$10.00
Merchant Return.....	\$10.00

**Business Prime Share:**

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

**e-Business Checking:**

Monthly Service Charge.....	\$10.00
<i>(No fee if maintain average daily balance of \$1,000.00)</i>	
Clearing (fee per checks / debit items cleared).....	First 100 debits/credits free/then 25¢
<i>(ACH/electronic transactions are free)</i>	
Deposits (fee per deposit item).....	First 100 debits/credits free/then 25¢
<i>(ACH/electronic transactions are free)</i>	
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.....	\$34.00
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
<i>(No fee if maintain average daily balance of \$2,500.00 or more)</i>	
Excessive Withdrawal Fee.....	First 2 withdrawals free per month/then \$10 per withdrawal
<i>(ACH/electronic transactions are free)</i>	
Deposits (fee per deposit item).....	10¢ per check deposited
<i>(ACH/electronic transactions are free)</i>	
Overdraft Transfer Fee .....	\$10 per transfer
Non-sufficient Funds/Overdraft Fee.....	\$34.00