

# Fee Schedule

Effective August 1, 2017



14960 Park Row Blvd  
Houston, TX 77084  
PH: 281-398-9900  
TF: 800-753-2428

Account Printout Fee (First page) .....	\$2.00	Lost Title Replacement / Release of Lien .....	\$15.00
Account Printout Fee (Additional pages) .....	\$1.00	Manual Transfer by Phone or Fax .....	\$5.00
Account Reconciliation Fee .....	\$10.00 per hour	Medallion Stamp .....	\$25.00
ACH Manual Posting .....	\$10.00	Money Market Excessive Withdrawal .....	\$15.00
Any Overnight Deliveries .....	Current FedEx Rate	Money Market Fee (When minimum of \$2,000.00 is not maintained) .....	\$15.00
ATM/Debit Card Replacement Fee .....	\$5.00	Money Order .....	\$2.00
ATM Withdrawal Fee (Non-MCCU machines) .....	\$1.00	Mortgage Loan Pay-off Demand .....	\$25.00
ATM Withdrawal Fee (Foreign Currency) .....	1%	Motor Vehicle Inquiry .....	\$10.00
Auto Loan Refinance (MCCU loans) .....	\$250.00	Non-Sufficient Funds Fee (ACH) .....	\$30.00
Back-up Withholding Fee .....	\$50.00	Non-Sufficient Funds (ATM withdrawal) .....	\$30.00
Bill Pay for Business Accounts		Non-Sufficient Funds Fee (Checking) .....	\$30.00
First 2 months .....	Free	Non-Sufficient Funds (Debit Card Purchase) .....	\$30.00
First 15 payments each month thereafter .....	Free	Notary for Non-members (Each stamp) .....	\$5.00
Payments above 15 in any month .....	\$.50 per pmt.	Opportunity Checking	
Bill Pay for Personal Accounts .....	Free	Monthly account fee .....	\$5.00
Buyer/Seller Private Party Document Fee .....	\$350.00	(Will be waived if you use direct deposit or ACH for a total of \$400 in any given month)	
Cancelled Check Copy		Overdraft Fee .....	\$28.00
First 2 per statement .....	Free	(May apply to overdrafts created by check, in person withdrawal, ATM withdrawal, or other electronic means)	
Additional .....	\$3.00 each	Overdraft Transfer (From savings or LOC) .....	\$5.00
Cancelled CU Check Copy (must be in writing) .....	\$5.00	Returned Item Fee (Non-member Account) .....	\$10.00
Cashier's Check Fee		Returned Item Fee (Member account) .....	\$30.00
Member .....	\$3.00	Returned Item Fee (Non-profit account) .....	\$5.00
Replacement .....	\$28.00	Research Fee .....	\$25.00/hr
Check Cashing		Research Copy Fee .....	\$3.00 per item
(if member has only savings, less than \$300.00 on deposit and no loan or checking) .....	\$5.00 for checks \$1k or less	Research Document Retrieval .....	\$82.00/box
1% for checks over \$1k		Returned Loan Payments .....	\$28.00
Check Copy Fee .....	\$2.00	Safe Deposit Box Fee (Annual)	
Check Printing Fee: <i>Fee depends on style and quantity ordered</i>		3 x 5 .....	\$20.00
Check Withdrawal by Overnight .....	Current Fed Ex Rate	5 x 5 .....	\$35.00
Christmas Club (early closing) .....	\$10.00	3 x 10 .....	\$35.00
Classic Checking		5 x 10 .....	\$60.00
Withdrawal below min. fee .....	\$5.00	10 x 10 .....	\$110.00
(If minimum balance of \$300.00 is not maintained)		Safe Deposit Box Drill Fee .....	\$200.00
Closed Membership (within 3 months) .....	\$10.00	Savings Account Below Minimum .....	\$5/month
Coin Machine Fee (Member / Non-Member) .....	4% / 9% of total	Skip Payment (Loan extension) .....	\$35.00
Collection Items		Special Receipt Request .....	\$1.00
Domestic .....	\$15.00	Stop Payment Fee .....	\$28.00
Foreign (Additional fees may apply) .....	\$25.00	Temporary Check	
Computer Statement Copy Fee .....	\$5.00	(8 checks excludes new accounts) .....	\$3.00
Documentation Fee for Release of Title to Bank/Title Co. (charged to requesting institution) .....	\$30.00	Travelers Cheques (American Express)	
Early Withdrawal Fee (CD) .....	See disclosure	Single Party .....	1% of amount
Gift Cards (American Express) .....	\$3.95	Two Party .....	1.75% of amount
Gift Cheques (American Express) .....	\$2.50	Verification of Deposit on Letterhead (Written) .....	\$5.00
Incorrect Address (3 month grace) .....	\$5/month	VISA Debit Card	
IRA Annual Fee .....	\$10.00	International Service Foreign Currency .....	1% of transaction
IRA Closing / Transfer .....	\$10.00	TX Vehicle Registration (Pass through cost only) .....	\$51.75
Key Deposit .....	\$50.00	Wire Transfer Fee (Outgoing)	
Legal Documents Replaced (1099, etc.) .....	\$10.00	Domestic .....	\$15.00
Legal Processing / Research .....	\$25/hr	International .....	\$38.00
Loan Application Fee (Home Equity, Home Equity Line of Credit & Home Improvement) .....	\$100.00	Incoming .....	No Charge