

Fee Schedule

Effective October 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 1% for checks over \$1k	Research Document Retrieval	\$82.00/box
Check Copy Fee	\$2.00	Returned Loan Payments	\$28.00
Check Printing Fee: <i>Fee depends on style and quantity ordered</i>		Safe Deposit Box Fee (Annual)	
Check Withdrawal by Overnight.....	Current Fed Ex Rate	3 x 5	\$20.00
Christmas Club (early closing)	\$10.00	5 x 5	\$35.00
Classic Checking		3 x 10	\$35.00
Withdrawal below min. fee	\$5.00	5 x 10	\$60.00
(If minimum balance of \$300.00 is not maintained)		10 x 10.....	\$110.00
Closed Membership (within 3 months)	\$10.00	Safe Deposit Box Drill Fee.....	\$200.00
Coin Machine Fee (Member / Non-Member).....	4% / 9% of total	Savings Account Below Minimum	\$5/month
Collection Items		Skip Payment (Loan extension)	\$35.00
Domestic.....	\$15.00	Special Receipt Request	\$1.00
Foreign (Additional fees may apply)	\$25.00	Stop Payment Fee	\$28.00
Computer Statement Copy Fee.....	\$5.00	Temporary Check	
Documentation Fee for Release of Title to Bank/Title Co. (charged to requesting institution)	\$30.00	(8 checks excludes new accounts)	\$3.00
Early Withdrawal Fee (CD)	See disclosure	Travelers Cheques (American Express)	
Gift Cards (American Express).....	\$3.95	Single Party	1% of amount
Gift Cheques (American Express).....	\$2.50	Two Party	1.75% of amount
Incorrect Address (3 month grace).....	\$5/month	Verification of Deposit on Letterhead (Written)	\$5.00
IRA Annual Fee.....	\$10.00	VISA Debit Card	
IRA Closing / Transfer.....	\$10.00	International Service Foreign Currency.....	1% of transaction
Key Deposit	\$50.00	TX Vehicle Registration (Pass through cost only)	\$51.75
Legal Documents Replaced (1099, etc.)	\$10.00	Wire Transfer Fee (Outgoing)	
Legal Processing / Research	\$25/hr	Domestic	\$15.00
Loan Application Fee (Home Equity, Home Equity Line of Credit & Home Improvement	\$100.00	International.....	\$38.00
		Incoming.....	No Charge