

# Members Choice Credit Union - Fee Schedule – Effective June 2017

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