

Members Choice Credit Union - Fee Schedule – Effective April 2017

Account Printout Fee (First page).....	\$2.00	Legal Documents Replaced (1099, etc.).....	\$10.00
Account Printout Fee (Additional pages).....	\$1.00	Legal Processing / Research.....	\$25/hr
Account Reconciliation Fee.....	\$10.00 per hour	Loan Application Fee (Home Equity, Home Equity Line of Credit & Home Improvement).....	\$100.00
ACH Manual Posting.....	\$10.00	Lost Title Replacement / Release of Lien.....	\$15.00
Any Overnight Deliveries.....	Current FedEx Rate	Manual Transfer by Phone or Fax.....	\$5.00
ATM/Debit Card Replacement Fee.....	\$5.00	Medallion Stamp.....	\$25.00
ATM Withdrawal Fee (Non-MCCU machines).....	\$1.00	Money Market Excessive Withdrawal.....	\$15.00
ATM Withdrawal Fee (Foreign Currency).....	1%	Money Market Fee (When minimum of \$2,000.00 is not maintained).....	\$15.00
Auto Loan Refinance (MCCU loans).....	\$250.00	Money Order Member & Shared Branch.....	\$2.00
Back-up Withholding Fee.....	\$50.00	Mortgage Loan Pay-off Demand.....	\$25.00
Bill Pay for Business Accounts First 2 months.....	Free	Motor Vehicle Inquiry.....	\$10.00
First 15 payments each month thereafter.....	Free	Non-Sufficient Funds Fee (ACH).....	\$30.00
Payments above 15 in any month.....	\$50 per pmt.	Non-Sufficient Funds (ATM withdrawal).....	\$30.00
Bill Pay for Personal Accounts.....	Free	Non-Sufficient Funds Fee (Checking).....	\$30.00
Business Checking Deposits.....	150 free items per month	Non-Sufficient Funds (Debit Card Purchase).....	\$30.00
Additional items.....	\$.25 each	Notary for Non-members (Each stamp).....	\$5.00
Rolled coin.....	\$.10 per roll	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 First 2 per statement.....	Free	Overdraft Transfer (From savings or LOC).....	\$5.00
Additional.....	\$3.00 each	Returned Item Fee (Non-member Account).....	\$10.00
Cancelled CU Check Copy (must be in writing).....	\$5.00	Returned Item Fee (Member account).....	\$30.00
Cashier's Check Fee Member.....	\$3.00	Returned Item Fee (Non-profit account).....	\$5.00
Replacement.....	\$28.00	Research Fee.....	\$25.00/hr
Check Cashing (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 Copy Fee.....	\$3.00 per item
Check Copy Fee.....	\$2.00	Research Document Retrieval.....	\$82.00/box
Check Printing Fee: <i>Fee depends on style and quantity ordered</i>		Returned Loan Payments.....	\$28.00
Check Withdrawal by Overnight.....	Current Fed Ex Rate	Safe Deposit Box Fee (Annual)	
Christmas Club (early closing).....	\$10.00	3 x 5.....	\$20.00
Classic Checking Withdrawal below min. fee.....	\$5.00	5 x 5.....	\$35.00
(if minimum balance of \$300.00 is not maintained)		3 x 10.....	\$35.00
Closed Membership (within 3 months).....	\$10.00	5 x 10.....	\$60.00
Coin Machine Fee (Member / Non-Member).....	.4% / .9% of total	10 x 10.....	\$110.00
Collection Items Domestic.....	\$15.00	Savings Account Below Minimum.....	\$5/month
Foreign (Additional fees may apply).....	\$25.00	Skip Payment (Loan extension).....	\$35.00
Computer Statement Copy Fee.....	\$5.00	Special Receipt Request.....	\$1.00
Documentation Fee for Release of Title to Bank/Title Co. (charged to requesting institution).....	\$30.00	Stop Payment Fee.....	\$28.00
Drill Fee.....	\$150.00	Temporary Check (8 checks excludes new accounts).....	\$3.00
Early Withdrawal Fee (CD).....	See disclosure	Travelers Cheques (American Express) 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 International Service Foreign Currency.....	1% of transaction
IRA Annual Fee.....	\$10.00	TX Vehicle Registration (Pass through cost only).....	\$51.75
IRA Closing / Transfer.....	\$10.00	Wire Transfer Fee (Outgoing) Domestic.....	\$15.00
Key Deposit.....	\$50.00	International.....	\$38.00
		Incoming.....	No Charge