



**Monroe County
Community Credit Union**
715 North Telegraph Road
P.O. Box 1307
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(734) 242-3222

Account Disclosure Rate Supplement and Schedule of Fees and Charges

INSTRUCTIONS This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements and Disclosures. The Annual Percentage Yields and corresponding Dividend or Interest Rates for each Account are shown below.

New Account Request for Information

Account Type	EFFECTIVE DATE:			
	FIXED RATE			
	BALANCE REQUIREMENTS	INTEREST RATE	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
<input type="checkbox"/> Business Share Savings*			_____ %	_____ %
<input type="checkbox"/> Commercial Plus Share Draft*	\$2,500.00 - \$10,000.00	_____ %		_____ %
	\$10,000.01 - \$25,000.00	_____ %		_____ %
	\$25,000.01 & Greater	_____ %		_____ %

*For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days. The Interest Rate(s) and Annual Percentage Yield(s) shown herein are current as of the effective date. For more current rates, please call (800) 541-2222.

Schedule of Fees & Charges

Commercial Electronic Services Fees

ATM Card Replacement Fee	\$2.50 per card
ATM Card Pin Change	\$2.50 per change
Non-Proprietary ATM Withdrawal fee (1)	\$1.00 per withdrawal
Non-Proprietary ATM Transfer fee (1)	\$1.00 per transfer
Non-Proprietary Balance Inquire fee (1)	\$1.00 per inquire
ATM Empty Deposit Envelope fee	\$25.00 per item
Master Card Debit Card POS fee (1)	\$1.00 per purchase

Commercial Deposit Account Fees

Dormant Account Fee (2)	\$5.00
Minimum Balance Fee - Commercial Basic Share Draft	\$5.00 per month
Minimum Balance Fee - Commercial General Share Draft	\$5.00 per month
Minimum Balance Fee - Commercial Payroll Share Draft	\$5.00 per month
Minimum Balance Fee - Commercial Plus Share Draft	\$15.00 per month
Transaction Fee - Commercial Basic Share Draft (3)	\$0.20 per transaction
Transaction Fee - Commercial Plus Share Draft (4)	\$0.15 per transaction
Returned Deposit Item Fee	\$6.00 per item
Nonsufficient Funds Fee	\$30.00 per item
Stop Payment Fee	\$20.00 per item
Stop Payment Fee - Series	\$25.00 per series
Account Closure Fee (within 90 days of opening)	\$25.00
Account Closure Fee (with negative balance)	\$25.00
Paid Item Fee (when account lacks sufficient collected funds)	\$20.00 per item
Collection Items	\$15.00 per item

Commercial Miscellaneous Fees

Cashiers Check Fee	\$3.00 per item
Garnishment Fee	\$25.00 per occurrence
Levy Fee	\$25.00 per occurrence
Wire Transfer Fee - Outgoing (Domestic)	\$15.00 per wire
Wire Transfer Fee - Incoming (Domestic)	\$5.00 per wire
Special Statement Cutoff Fee	\$5.00
Account Research Fee	\$25.00 per hour
Verification of Deposit Fee	\$25.00 per hour

Schedule of Fees & Charges (continued)

Automated Clearing House ACH Services

ACH Direct Payroll Software

One time customer setup, training and manuals	\$25.00
Monthly Subscription	Varies by company size
Per File Transmission	\$2.00
Direct Deposit	\$0.10
State & Federal Tax Payments	\$1.00
Child Support/Garnishment Deduction	\$0.55
Corporate Transfer of Funds	\$0.75
Pre-Authorized Bill Payment	\$0.15

Browser Base Payroll Software

One time customer setup, training and manuals	\$25.00
Monthly Subscriptions	Varies by company size
Per File Transmission	\$2.00
Direct Deposit	\$0.10
State & Federal Tax Payments	\$1.00
Child Support/Garnishment Deduction	\$0.55
Corporate Transfer of Funds	\$0.75

CIE Payments [Customer Initiated Entry]

One time customer setup, training and manuals	\$25.00
Website Hyperlink (enter on business website)	\$25.00
Monthly Internet Reporting Feature (Required)	Varies by company size
Recurring Bill Payment (Checking/Savings)	\$0.15
Customer Initiated Bill Payment	\$0.15
Business to Business Bill Payment	\$0.15
Donation Services	\$0.15
E-Funds for Schools (unlimited checking payment per school year)	\$10.00
E-Funds for Schools (pay as you go - per payment)	\$1.00
E-Funds for Schools (school pays for service - per payment)	\$0.15

Remote Deposit Capture ~ RDC

One time customer setup, training and manuals	\$25.00
Monthly Internet Reporting Feature (Required)	Varies by company size
Check Reader Hardware	Varies by model
NSF Fee-Paid by Consumer (Must be properly disclosed to consumer)	\$20.00
Uncollectable Return Item Fee	\$5.00

Check Imaging (conversion) (ARC) (POP) (RCK)

1-250 per month	\$0.12
251-500 per month	\$0.11
501-1,000 per month	\$0.10
1,001-2,500 per month	\$0.08
2,500-5,000 per month	\$0.07
5,001-over	\$0.06

MISCELLANEOUS FEES

Late Transmission fee per hour late max 2 hours	\$80.00
Delete Transmission Fee	

(1) The first 6 transactions (withdrawals, transfers, inquires, POS & preauthorized withdrawals) are free each month

(2) After 12 months of inactivity.

(3) The first 500 debits & 500 credit transactions are free each month.

(4) The first 50 debits & 50 credit transactions are free each month.