



## Business Schedule of Fees & Charges

Effective October 1, 2020

Business Account Fees	
<b>Dormant Account Fee (1)</b>	\$5.00 per month
<b>Business Share Draft Minimum Balance Fee</b>	\$5.00 per month
<b>Business Plus Share Draft Minimum Balance Fee</b>	\$15.00 per month
<b>Unscannable/Return Item Fee</b>	\$15.00 per item presentment
<b>Nonsufficient Funds (NSF) Fee (2)</b>	\$30.00 per item presentment
<b>Check Guard Fee</b>	\$30.00 per item presentment
<b>Stop Payment Fee</b>	\$20.00 per item
<b>Stop Payment Fee – Series</b>	\$25.00 per series
<b>Check Copy Fee</b>	\$3.00 per item
<b>Escheat Fee (3)</b>	\$25.00
<b>Paper Statement Fee (4)</b>	\$3.00 per month

Safe Deposit Box Fees		
<b>Annual Rental Fees</b>	<b>2x5 box</b>	\$20 .00
	<b>3x5 box</b>	\$30 .00
	<b>3x10 box</b>	\$40 .00
<b>Replacement Key</b>		\$15 .00
<b>Box Drilling</b>	\$15.00 plus cost of lock and Locksmith charges	

Electronic Services Fees	
<b>Debit/ATM Card Replacement Fee (5)</b>	\$15.00 per card
<b>Non-Proprietary ATM Transfer, Withdrawal or Balance Inquiry Fee (6)</b>	\$1.00 per Withdrawal
<b>Debit/ATM Rush Order</b>	\$30.00

Miscellaneous Fees			
<b>ACH Stop Payment Fee</b>	\$20.00 per occurrence	<b>Account Re-opening</b>	\$25.00 per occurrence
<b>Garnishment or Levy Fee</b>	\$50.00 per occurrence	<b>VISA Gift Card Fee</b>	\$5.00 each
<b>Money Order Fee</b>	\$1.00 per item	<b>CU Money Travel Card</b>	\$5.00 each
<b>Wire Transfer Fee – Outgoing</b>	\$20.00 per wire	<b>Travel Card Replacement</b>	\$5.00 each
<b>Statement Copy Fee</b>	\$0.25 per page	<b>Self-Service Coin Machine Fee</b>	3% of total coin- Members 8% of total coin- Non-members
<b>Cashier's Check Fee (if not payable to member)</b>	\$3.00 per item	<b>Wrong Address Fee</b>	\$10.00 per month
<b>Check Order Fee</b>	Varies		

- (1) After 12 months of inactivity.
- (2) Includes any share draft or pre-authorized transfer, or transaction made by use of Your Debit or ATM card, or other electronic means, as applicable (including any in-person transactions).
- (3) MCCCUCU is required to escheat dormant account funds to Your state of residence per their state laws.
- (4) Fee assessed on accounts opened after October 1, 2020- free for minor accounts and members over the age of 62.
- (5) First card replacement is free, fee assessed at second card replacement and additional replacements thereafter.
- (6) First 6 transactions (withdrawals, transfers, inquiries, point of sale, and pre-authorized withdrawals) are free each month.