



# MONROE COUNTY COMMUNITY CREDIT UNION

715 N. Telegraph Rd. Monroe, MI 48162 | (734) 242-3222 | www.mcccu.org

## Schedule of Fees & Charges

Effective October 1, 2020

| Deposit Account Fees                                   |                              |
|--|------------------------------|
| <b>Dormant Account Fee (1)</b>                         | \$5.00 per month             |
| <b>Investment Checking Account Minimum Balance Fee</b> | \$10.00 per month            |
| <b>Signature Checking – Benefits Plus</b>              | \$5.95 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<br>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) MCCCCU 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.