

## **REVISED 01/18/2018**

### **Free Checking**

No Minimum Balance  
No Service Fee

### **Regular Checking**

No Minimum Balance  
\$5.00/month service fee plus \$.05/check\*  
Images of checks back in statement  
\*Members 55 years of age are not charged a service fee

### **Preferred Checking**

Must be at least 55 years of age  
No Minimum Balance  
No Service Fee  
Images of checks back in statement, optional  
Four boxes of checks per year free

### **Money Market**

\$2500 Minimum Balance  
Dividends Paid  
No Service Fee  
6 transactions per month of which 3 can be by check  
Images of checks back in statement, optional

### **E-statements**

No Charge

### **ACH**

\$ 5.00 – One-time incoming/outgoing ACH (same day or next day) \*  
\$10.00 – Recurring and scheduled incoming/outgoing ACH (one-time set-up fee, no recurring fee; same day or next day) \*  
\$ 5.00 – Temporary stop of a recurring incoming/outgoing ACH (per occurrence) \*

**\*ACH fees do not apply to incoming loan payments to MCFCU**

### **Debit Advances**

**1% convenience fee** for debit advances  
**\$3000.00 – Maximum Cash Out Per Week**

## **Schedule of Fees**

\$ .25 – prints & copies (black & white)  
\$ 1.00 – prints & copies (colored)  
\$ .25 – Membership fee  
\$ .50 – per page for fax  
\$ 1.00 – address correction fee  
\$ 1.00 – ATM fee (only if not our ATM)  
\$ 1.00 – excess transaction fee on MM, S1  
\$ 1.00 – per cashier's check fee  
\$ 1.00 – per extra statement copy  
\$ 3.00 – gift card purchase  
\$ 5.00 – travel card purchase  
\$25.00 – draft collection fee  
\$ 5.00 – inactive dormant acct. fee/  
per month of inactivity > 1 yr.  
\$15.00 – outgoing wire fee  
\$ 3.50 – IRA/ESA Set-up Fee  
\$20.00 – IRA Annual Fee  
\$10.00 – ESA Annual Fee  
\$10.00 – IRA/ESA Closing Fee  
\$ 3.50 – HSA Set-up Fee  
\$20.00 – HSA Annual Fee  
\$ 0.00 – HSA Closing Fee  
\$ .25 – per copy of paid draft  
\$ 3.00 – per automatic computer transfer  
**\$20.00 – per stop payment request**  
**\$25.00 – per overdraft**  
**\$25.00 – per item returned NSF**  
\$ 10.00 – cash-a-plenty fee, per loan  
\$ 10.00 – late payment fee  
\$ 25.00 – loan payment extension fee  
\$ 25.00 – term modification  
\$ 25.00 – interest rate modification  
\$100.00 – variable to fixed or fixed to variable rate modification

### **NON-MEMBER CHK CASHING FEE**

\$ 5.00 MINIMUM OR 1% OF CHECK  
\$25.00 – Processing Fee (Writs & Levies)

### **Safety Deposit Boxes**

\$20 per year – Small (3" x 5")  
\$30 per year – Medium (3" x 10")  
\$40 per year – Large (5" x 10")