

MTCU FEE SCHEDULE

Effective July 1, 2018

Credit Union Membership

Membership Share:..... \$25.00 par value
 Membership Closure:\$25.00 if Share or Checking Account
 Closed within 365 days excludes Kasasa Checking Accounts)

Service for production and delivering a Monthly Paper Statement Fee
 \$3.00
 (Members over Age 60 are exempt.)

Share Account Fees

Excessive (more than 6) share withdrawal fee. 2.00 Each
Applies to Regular Shares/Special/Tiered Savings/Money Market

Money Market Share Account

Minimum Balance\$2,500.00
 Monthly Service Fee.....\$10.00

If balance drops below minimum balance

Fresh Start Checking Account

Minimum Opening Balance..... \$100.00
 Monthly Service Fee..... \$10.00

Direct Deposit is required

InControl Checking

Monthly Service Fee.....\$2.99
 (Monthly service fee waived if enrolled in & agree to e*statements OR have
 at least 6 PIN-based/signature-based debit card purchases.)

Kasasa Protect

Kasasa Protect with **Kasasa** Checking..... \$7.99/Month

Kasasa Protect without **Kasasa**\$14.99/Month

Other Fees Applicable to all Accounts

Account Reconciliation\$ 20.00 per hour
 Account Research\$ 50.00 per hour

With ½ hour minimum

Check orders Cost is determined by check supplier

Check Cashing Fee\$2.00 per check
 (Waived for MTCU members with a checking account or compensating

funds)

Check Copy (**Front and Back and assisted by CU Employee**.... \$2.00 per
copy

Collection Fee\$25.00 per item

Copy Service Fee..... \$.25 per copy

Deposited Checks & Other Items

Returned unpaid.....\$30.00 per item

Electronic Cash Mgmt\$15.00 per item

Extension Fee \$25.00 per loan

Fax Service (local).....\$2.00 per fax

Fax Service (non-local)..... \$5.00 per fax
 Garnishment Fee.....\$25.00 per notice
 Non Relationship Fee.....\$5.00 per month
 Levy Fee.....\$25.00 per notice
 Locator Fee..... \$25.00
 Money Order \$1.00 per money order
 NSF Fee \$30.00 per item
 Notary Service Fee..... Actual cost determined by the state
 Overdraft Fee \$2.00 per transfer
 Overdraft Privilege Fee..... \$30.00 per item
 Printout of Account.....\$2.00 limited to 2 months
 NSF Drafts..... \$30.00 per item
 Stop Payment Fee \$30.00 per item
 Statement Copy fee:.....\$5.00 per copy
 Teller Check \$5.00 per check
 Temporary Check \$1.00 for 8 checks
 VISA Gift Cards \$3.00 per Card
 Wire Transfer (incoming) \$5.00 per transfer
 Wire Transfer (outgoing) \$25.00 per transfer
 Wire Transfer fee-International*Actual cost*

Electronic Funds Transfer Fees

Debit Card Replacement fee\$10.00 per card
 Debit Card PIN Reissue fee \$10.00 per PIN
 EFT NSF fee..... \$30.00 per item
 Nonproprietary Debit Card
 Balance Inquiry fee..... \$2.00 per item
 Nonproprietary Debit Card
 Transfer fee..... \$2.00 per transfer
 Nonproprietary Debit Card
 Withdrawal fee..... \$2.00 per item*
 NSF Debit Card Purchase \$30.00 per item
 NSF Debit Card Debit/ATM Withdrawal \$30.00 per item
 On-Line Bill Pay....Please see On-Line Bill Pay Agreement

Non Proprietary Debit Card Fees excluding Replacement fees are waived on all Kasasa
 Qualifying Accounts

Call Center Assisted Transactions –

Transfers and Balance Inquiries.....\$2.00/transaction*
 Debit Card Inquiries.....\$2.00 per inquiry

***No teller fees are incurred if electronic delivery systems are not operational.**

E-Teller & PATTF R E E

Safe Deposit Box Fees

<u>Box Size</u>	<u>Annual Price</u>
3 X 5	\$ 20.00
3 x 10	\$ 35.00
5 x 10	\$ 45.00
10 x 10	\$ 75.00
10 x 15	\$ 90.00
Changing Locks & Issuance	
Of 2 new keys Actual Locksmith Expense	\$ 75.00

Approved by the Board of Directors Effective July 1, 2018