

**MTCU FEE SCHEDULE Effective April 1, 2023**

**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*  
 Non-Relationship Fee.....\$5.00 per  
 Month if Balance drops below \$25.00 in Regular Shares Only

**Money Market Share Account**

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

*If balance drops below minimum balance*

**Fresh Start Checking Account** (Direct Deposit is required)

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

**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 .....\$40.00 per item  
 Copy Service Fee..... \$2.00 per copy  
 Debit Card Reactivation Fee.....\$20.00 each  
 Deposited Checks & Other Items  
 Returned unpaid.....\$34.00 per item  
 Drive Thru Canister Replacement due to Damage Caused by Member or  
 Member drove off with it!.....\$70.00  
 Electronic Payment through MTCULive.....\$10.00 per item  
 E Teller Password Reset.....\$1.00 each  
 Escheatment Administrative

Fee.....\$25.00

Extension Fee .....\$25.00 per  
 loan

Fax Service (local)..... \$2.00 per fax  
 Fax Service (non-local)..... \$5.00 per fax  
 Garnishment Fee.....\$50.00 per notice  
 Levy Fee.....\$50.00 per notice  
 Loan – Title Documentary Fee.....\$50.00

Locator Fee ..... \$25.00  
 Money Order ..... \$2.00 per money order  
 NSF Fee..... \$34.00 per item  
 Notary Service Fee..... Actual cost determined by the state  
 Overdraft Fee..... \$2.00 per transfer  
 Overdraft Privilege Fee..... \$34.00 per item  
 Printout of Account.....\$2.00 limited to 2 months  
 NSF Drafts..... \$34.00 per item  
 Stop Payment Fee ..... \$34.00 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 .....\$6.00 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 .....\$20.00 per card  
 Debit Card PIN Reissue fee ..... \$10.00 per PIN  
 ECM Fee.....\$15.00 per item  
 EFT NSF fee..... \$34.00 per item  
 Nonproprietary Debit Card  
 Balance Inquiry fee..... \$3.00 per item  
 Nonproprietary Debit Card  
 Transfer fee..... \$3.00 per transfer  
 Nonproprietary Debit Card  
 Withdrawal fee..... \$3.00 per item\*  
 NSF Debit Card Purchase ..... \$34.00 per item  
 NSF Debit Card Debit/ATM Withdrawal ..... \$34.00 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 up to \$25.00.

**Call Center Assisted Transactions –**

Transfers and Balance Inquiries.....\$3.50 per transaction\*  
 Debit Card Inquiries.....\$2.00 per inquiry

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

**Safe Deposit Box Fees, Effective January 1, 2020**

<u>Box Size</u>	<u>Annual Price</u>
3 X 5 .....	\$30.00
3 x 10 .....	\$ 45.00
5 x 10 .....	\$ 55.00
10 x 10 .....	\$ 85.00
10 x 15 .....	\$ 90.00
Drilling and or Changing Locks & Issuance	
Of 2 new keys .....	\$150.00