

MTCU FEE SCHEDULE Effective January 1, 2021

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 1/2 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.....\$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 Cash Mgmt.....\$15.00 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-InternationalActual cost

Electronic Funds Transfer Fees

Debit Card Replacement fee\$20.00 per card
 Debit Card PIN Reissue fee \$10.00 per PIN
 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