

MTCU FEE SCHEDULE Effective January 1, 2026

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 savings account is not being
utilized.

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

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-InternationalActual 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