



FEE SCHEDULE

Effective 8.1.23

ACCOUNT AND OVERDRAFT SERVICES	
My Grace Zone (a grace zone that allows you to go below \$0 to up to \$50 without incurring an overdraft privilege fee. Available for My Relationship Checking accounts; must opt into Reg E to be able to go below zero with debit cards)	FREE
My Payday (ability to receive your payroll up to two days early). Available for My Relationship Checking only. Must enroll in this service in Digital Banking.	FREE
Overdraft Protection Fee (transfer funds into checking for linked accounts in the event of an overdraft)	FREE
Monthly Account Maintenance Fee	FREE
Overdraft Privilege*	\$35.00
Non-Sufficient Funds*	\$35.00
*Overdraft Privilege & Non-sufficient funds fees will be assessed to a combined maximum of six times per day.	
**Overdraft Privilege & Non-sufficient funds fees are assessed for each transaction presented for payment. Thus, it is possible to be assessed multiple fees for a transaction that is rejected and re-presented.	
DEBIT CARD SERVICES	
Non-MCU ATM Transactions	FREE
Debit Card Replacement	FREE
Debit Card Rush Order	\$65.00
DIGITAL ACCOUNT SERVICES	
Online Services	FREE
Bill Pay	FREE
E-Statements	FREE
Check Copies	FREE
Account Alerts	FREE
OTHER ACCOUNT SERVICES	
Account Closing Fee (within first 90 days)	\$50.00
Account Reconciliation/Research (per hour)	\$20.00
Corporate Check	\$3.00
Copy of Check	\$1.00
Copy of Corporate Check	\$5.00
Garnishment/Levy	\$50.00
One-time Payment	\$9.95
Paper Statement (per statement cycle)	\$2.00
Return Deposit Item	\$10.00
Return Statement Fee (per month)	\$5.00
Stop Payment (per item or consecutive check #s)	\$25.00
Printed Checks	Varies
Excess Transaction Fee (per Transaction)*	\$30.00
*Federal Regulation D limits automated withdrawal and transfer transactions from your savings and money market accounts to a total of six per month. The fee will be assessed for each transaction over the allowed limit set by Regulation D.	
INACTIVE / DORMANT FEES	
Dormant Accounts (per month)	\$5.00
Applies to accounts with no activity for greater than 12 months on any member number without a loan, certificate, or active checking.	
WIRE TRANSFER SERVICES	
Incoming	\$10.00
Outgoing (USA)	\$20.00