

Fee Schedule

Effective January 1, 2012

Share Accounts

	Fee
Closed account (within 90 days of opening)	\$15
Excessive withdrawal/transfer (6+/month)	\$1
<i>(Applies to Primary, Secondary & Kirby Kangaroo accounts)</i>	
Dormant account (inactive for 12+ months)	\$5/yr.
Statement history/Microfiche copy	\$5/mo.

Checking Accounts*

	Fee
Courtesy Pay Privilege paid items (check, ACH & POS)	\$25 ea.
NSF returned items (check, ACH & POS)	\$25 ea.
NSF/Overdraft (check, ATM/In-person withdrawal & electronic)	Contact MCU
Stop payment	\$15
Block stop payment	\$25
Check microfilm copy	\$5
Check/Fax photocopy	\$5
Printed online statement history	\$5/mo.
Statement microfiche copy	\$5/stmt.
Statement reconciliation	\$15/hr.
Collection items	\$25
Online Bill Pay	Free
Reinstate Online Bill Pay	\$5
Merchant returned Online Bill Pay items	\$5
NSF Online Bill Pay returned items	\$25
NSF Online Bill Pay item posting	\$5
Online Bill Pay stop payment	\$15
Closed account (when MCU closes for misuse)	\$20
Check clearing inquiry (3+)	\$2
Temporary checks (existing accounts)	\$0.50/ck.

*Check printing costs vary by selection. Checks are free w/ payroll direct deposit. Shipping charges apply to all orders.

Visa® Debit/ATM Cards

	Fee
Original card issue	Free
ATM withdrawals (at non CO-OP Network ATM)	\$0.95
ATM deposits, transfers & inquiries (at non CO-OP ATM)	\$0.65
ATM advances on your MCU line of credit (at non CO-OP ATM)	\$0.95
NSF ATM card withdrawal	\$25
Card/PIN replacement	\$5
ATM/POS (PIN) transaction	\$0.95
Visa debit POS transaction	Free
NSF Visa debit card	\$25
Cancelled Visa Debit/ATM card (when MCU cancels for misuse)	\$25
Visa debit/ATM card foreign transactions (international)	1% of settlement amount

Transfers

	Fee
Telephone transactions (up to 6/mo.)	Free
Over the counter/mailed transactions	Free
Automatic overdraft protection from share (up to 6/mo.)	Free
Automatic overdraft protection from line of credit	Free

Loans

	Fee
Credit card returned payment	\$30
Credit card statement copy	\$10
Late payment	5% of payment due (min. \$10, max. \$25)
Home equity payment	10% of payment due (min. \$25)

Misc.

	Fee
Cash payroll check	\$3
	Free if member deposits half
	Free if check is less than \$100
Cash check (non MCU member)	\$5
IRS tax levy/garnishment	\$40/order
Christmas Club early withdrawal (close acct.)	\$10
Christmas Club early withdrawal (partial)	\$15
Statement returned due to bad address	\$5
Outgoing wire transfer	\$20
Incoming wire transfer	Free
Cashier's check	\$3
Money order	\$2
Official check (payable to non MCU member)	\$1.50
Western Union wire transfer (up to \$500)	\$25
Western Union wire transfer (\$500-\$1,000)	\$30
Western Union wire transfer (\$1,000+)	Contact MCU
NSF ACH debit	\$25
Stop payment ACH withdrawals	\$15
Deposit returned insufficient funds	\$20
Money market (3+ check clearings/month)	\$5



MIDWEST
Credit Union