

Midwest Credit Union Fee Schedule

Effective 8/1/10

Share Account

Closed account (*if closed within 90 days of opening*): \$15
Excessive withdrawal/transfer (*6+/month*): \$1 ea.
Dormant account (*inactive for 12+ months*): \$5/year
Statement history/microfiche copy: \$3/mo.

Checking Account

Courtesy Pay: \$25/paid item
Non-sufficient funds (*NSF*): \$25/returned item
NSF item posting: \$5
Stop payment: \$15
Block stop payment: \$25
Microfilm check copy: \$5
Photo/fax check copy: \$5
Printed copy of online statement history: \$5/month
Microfiche copy of statement history: \$5/statement
Statement reconciliation: \$15/hour
Collection items: \$25
Reinstate bill pay: \$5
Merchant-returned bill pay item: \$5
Bill pay NSF: \$25
Bill pay NSF item posting: \$5
Bill pay stop payment: \$15
Closed account (*for misuse*): \$20
Check-clearing inquiry (*3+*): \$2
Temporary checks (*existing accounts*): 50¢/check*
Negative balance (*15 days*): \$25 without Courtesy Pay
Negative balance (*30 days*): \$25 with Courtesy Pay
*Check printing costs vary by selection. There are no costs with Direct Deposit into MCU account.

Visa® Check/ATM Card

ATM withdrawal: 95¢
ATM deposit, inquiry or transfer: 65¢
ATM advances on line of credit: 95¢
ATM withdrawal NSF: \$25
Replace lost/stolen card/PIN: \$5
ATM point-of-sale/PIN-based transaction: 95¢
Visa check card NSF: \$25
Visa check card NSF item posting: \$5
Visa check/ATM card cancellation (*for misuse*): \$25
Visa check/ATM card foreign transaction fee: 1% of settlement amount

Loan Fees

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

Miscellaneous

Payroll check cashing: \$3**
Check cashing (*non-member*): \$3
IRS tax levy/garnishment (*per court order*): \$40
Closing/early withdraw from Christmas Club: \$10
Partial withdrawal from Christmas Club: \$15
Returned statement due to bad address: \$5
Outgoing wire transfer: \$15
Cashier's check: \$3
Money order: \$2
Travelers checks (*per \$100*): \$1
Official check (*payable to non-member*): \$1.50
Western Union wire (*up to \$500*): \$25
Western Union (*\$500-\$1,000*): \$30
Transfers larger than \$1,000: Call us
ACH debit NSF: \$25
ACH debit stop payment: \$15
Deposit returned for insufficient funds: \$20
Excessive money market withdrawal (*3+/month*): \$5
**No charge if 50% of check is deposited or if it's a payroll check less than \$100.