



MC Federal Fee Schedule

Effective November 30, 2021

Share Draft Account Fees:		Payment by Phone Fee (Check/Cash Advance)	\$5.00 per payment to loan/credit account
Courtesy Pay Fee	\$27.00 per occurrence ³	Balance Inquiry Fee	\$5.00 per inquiry
Returned Item Fee/NSF	\$27.00 per non-sufficient funds	Excessive Withdrawals/Transfers Fee	\$5.00 per covered transaction ¹
Stop Payment fee (Including Online Bill Pay)	\$15 per request	Additional Transaction Fee	\$0.20 per item after 250 items ⁴
Check Order Fee	Prices may vary depending upon style	Debit Card Service Fees:	
Photocopy of Draft Fee	\$5.00 per draft	Lost Card Reissue Fee	\$10.00
Fresh Start Checking Service Fee	\$5.00 per month	Instant Issue Card Fee	\$10.00
Other Service Fees (applicable to all accounts)		Lost/Forgotten Pin Change Fee	\$2.00
Statement Copy Fee	\$5.00 per copy	Debit Card Overdraft Tolerance Fee	\$27.00 per occurrence ³
Draft Retrievals	\$5.00	Foreign Transaction Fee	1% of transaction in U.S. dollars
Document Reproduction (Photocopies)	\$1.00 per page	Credit Card Service Fees:	
Deposited Item Return Fee	\$27.00 per item	Late Payment Fee	\$20.00
Money Orders	\$1.00 per item	Returned Payment Fee	\$25.00
Official Credit Union Checks	\$2.00 per item	Design Your Own Card Fee	\$10.00 upon approval of design
Research/Account Reconciliation	\$20.00 per hour	Foreign Transaction Fee	1% of transaction in U.S. dollars
Wire Transfer International (outgoing) Fee	\$40.00 per transfer	Prepaid Card Fees:	
Wire Transfer Domestic (outgoing) Fee	\$20.00 per transfer	Service Fee (Enrollment)	\$5.00
Garnishment Fee	\$75.00 per occurrence	Service Fee (Secondary Card Enrollment)	\$5.00
IRS Levy Fee	\$50.00 per occurrence	Pin Change Fee	\$2.00
Documentation Fee (Notary Fee)	\$5.00 per item \$2.00 per signature after first two (2) signatures	Foreign Exchange Processing	1% of transaction in U.S. dollars
Incorrect Address Fee	\$5.00 per month	Card Replacement Fee (Lost/Stolen)	\$5.00
Dormant Account Fee	\$5.00 per month ²	Customer Service Call Fee	\$3.00
Delinquent Loan Transfer Fee	\$10.00 per occurrence	Gift Card Fees:	
Check Cashing Fee	\$3.00 per check - applied to accounts Under \$100 aggregate balance	Service Fee (Enrollment)	\$5.00
Skip-A-Pay Fee	\$27.00 per qualified request	Card Replacement Fee (Lost/Stolen)	\$5.00
Coin Fee	5% over annual volume of \$1,000	Non-Member Fees:	
		Coin Machine Redemption	5%

¹You may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic or internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee.

²An Account is considered dormant after 1 year of inactivity. Minimum balance of \$25.00 required to avoid fee. Youth accounts will not be charged.

³Fees will be applied to transactions greater than \$10.00. Overdrafts must be paid within one week. A limit of seven (7) combined Courtesy Pay and/or Debit Card Overdraft Tolerance fees will be charged to your account per day.

⁴This Fee only applies to Business Accounts after 250 transaction have been processed in a statement cycle.

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