

Members Credit Union Schedule of Fees
February 1, 2019

The following is a schedule of our fees for various services. We generally impose fees only to recover our expenses. As part owners of a not-for-profit cooperative members have the responsibility of sharing reasonable operating expenses pertaining to their individual accounts.

SERVICE	FEE	HOW TO AVOID THE FEE
VARIOUS SAVINGS ACCOUNTS		
Excess Withdrawal.....	\$3.00 ea.	Allow your savings to accumulate. Set your deduction at an amount you can "afford" to save without making withdrawals.
(The first three withdrawals each month are at no cost. The fee applies to each withdrawal after three in any month on share, Christmas Club, trust, custodian, and money market accounts, but only if the account balance is less than \$300. Does not apply to transfers. This fee is also charged on Super 60 Savings withdrawals in excess of two per month.)		
Low Balance	\$3.00 / mo.	Keep at least a \$25 balance at all times to preserve your membership.
(Applies to share, checking, trust, custodian, money market, and Super 60 accounts, only if month-end balance is less than \$25.00. Does not apply to new accounts in the month opened.)		
Returned Mail	\$5.00 ea. item	Keep us informed when you relocate. It's costly for us to send mail, have it returned, then research to find your current address. Perform at least one transaction per year. Dividends aren't considered transactions.
(Assessed to recover postage and postal fees on items we have mailed to members who have failed to provide us with a correct address.)		
Escheat Fee	\$30.00	Enroll in our electronic statement product eStatements.
(Charged when account has been inactive for five years and becomes escheatable.)		
Mailed Statement Postage Reimbursement Fee.....	\$0.57/stmt	Most of these fees can be avoided by properly maintaining your checking account. Balance your account each month. Consider overdraft protection to avoid overdrawing your account.
CHECKING ACCOUNTS		
Check Orders.....	price varies	Free check images if retrieved from our website (www.memcu.com).
Stop Payment, single or group order by credit union employee	\$30.00 ea.	
Item Returned Due To Insufficient Funds	\$30.00 ea.	Keep track of your outstanding balance so you can stay within your approved limit.
Visa Debit Card Overdraft	\$30.00 ea.	
Overdraft Protection By Transfer From Savings	<u>FREE</u>	Use payroll deduction to accumulate loan payments; we will automatically transfer your payment for you each month.
Check Copies	\$2.00 ea.	
(Up to 50 free per year when required by IRS audit.)		Safe deposit boxes are available only in our Winston-Salem, Lenoir and Newton offices.
Checkbook Balancing	\$12.00 / hr.	
eBill Paying Service - (Internet)	<u>FREE</u>	For ATM withdrawals from your checking account use a Visa <i>Debit</i> Card because there is no charge for making ATM withdrawals using a <i>Debit</i> Card.
LOANS		
Deed of Trust Cancellation (only charged in states where applicable)	\$20.00	Wire transfer cut-off time is 4:30 Eastern Time.
Visa Credit Card Over Credit Limit	\$30.00	
Late Payment.....	3%	
(or 3% of transaction - whichever is greater)		
SAFE-DEPOSIT BOXES		
• 3 x 5 x 22" - \$15.00 • 3 x 10 x 22" - \$24.00 • 5 x 10 x 22" - \$30.00 per year		
CARD SERVICES		
CASH CARD Withdrawals	(Waived)	
(A fee may be imposed by the ATM operator.)		
CASH CARD Transfers and Inquiries	no charge	
Visa Credit/Debit Card Withdrawals from Visa/PLUS ATMs	no charge	
Overdraft Due To Insufficient Funds	\$30.00 ea.	
CASH CARD or Visa Card Replacement (includes PIN with new card).....	\$5.00	
CASH CARD or Visa Card Personal Identification No. Regeneration.....	\$3.00	
Visa Gift Card purchase	\$2.50 ea.	
MISCELLANEOUS		
MCU Official Check for third-party payee	\$3.00 ea.	
Returned Deposited Check (all accounts)	\$10.00 ea.	
Returned Deposited Check to/from the same member	\$30.00 ea.	
ACH Item Returned Due to Insufficient Funds (Any Deposit Account)	\$30.00 ea.	
Wire Transfer of Funds (<u>wire minimum > \$25.00</u>).....	\$15.00 ea.	
International Wire Transfer of Funds	\$45.00 ea.	
Overnight Deliveries.....	\$30.00 (M-F), \$35.00 (Weekends)	
Statement Copies.....	\$3.50 / page	
Stop Payment of CU Check within 7 days of issue	\$30.00 ea.	
Stop Payment of Christmas Club Check within 7 days of issue	\$30.00	
SUBPOENAS, SUMMONSES, ETC.		
Research Services.....	\$15.00 / hr.	
Photocopies	\$2.00 ea.	
Verification of Deposit (standard form)	FREE	
Verification of Deposit (non-standard form)	\$5.00 ea.	
Verification of Deposit (including history)	\$20.00 ea.	

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