



Fee Schedule

Effective from
November 15, 2011

Please note some of these fees may be lower or waived entirely depending on the type of account you have. For complete terms and conditions, please refer to the *MCU Important Account Information* brochure.

Complimentary Services

24-hour Phone Access to Accounts	FREE
ATM Transactions at MCU-owned ATM	FREE
Consumer Loan Application	FREE
eAlerts and eNotifications	FREE
Health Savings Account Monthly Maintenance	FREE
Mobile Banking	FREE
Online Account Aggregation	FREE
Online Banking & Bill Pay	FREE
Online eStatements	FREE
Online Check Copies	FREE
Online Person-to-Person ACH Transfer	FREE
Online Vehicle Pricing and Buying Service	FREE
Teller Transactions	FREE

All Checking/Share Draft & Share Savings

Check orders	Priced by design
Stop Payment	\$33 each
Reverse Stop Payment	\$33 each
Check Hold Exception Fee	\$10 each
Photocopy of Cleared Draft	\$ 1 ea.
Original Cleared Draft	\$ 3 ea.
Fax Copy of Cleared Draft	\$ 3.50 ea.

Insufficient Funds

From checks, Debit/ATM card, or electronic transactions

Item returned NSF	\$33 each
Privilege Pay (Paid NSF)	\$28 each
Uncollected Funds	\$33 each
Item paid by overdraft advance from savings or line of credit	\$10 each

Meadows ATM and Debit Card

Debit Card Inactivity (not used within one year)	\$ 5 year
Replacement ATM or Debit Card	\$ 5 each
Copy of Sales Draft	\$25 each
ATM transaction (non-MCU owned ATMs)	\$ 2 each

Health Savings Account

Set-up Fee	\$15
ATM Withdrawal Fee	\$ 2 each

General

Account Closure (within 60 days of opening)	\$ 5
Bad Address	\$ 5 per mo.
Cashier's Checks	\$ 2 each
Coin Counting	\$ 3 visit
Copy of Important Account Notices	\$10 each
Copy of Tax Notices	\$10 each
Copy of Statement	\$10 each
Deposited Items Returned	\$15 each
Direct to Mexico	\$ 3 each
With checking	\$ 1 each
Dormant Fee	\$ 5 month
Express Delivery	Carrier's Charge
Foreign Check Deposit	\$25 each
Gift Card – American Express	\$ 3.95 ea.
Gift Card –Visa	\$ 2.95 ea.

Gift Checks	\$ 2 each
History Request	\$5 per mo.
Immigration Letter	\$20 each
Money Orders	\$ 2 each
Mortgage Payoff Request	\$20 each
Negative Balance Fee	\$ 5 daily
Notary Service	\$25 each
Research	\$25 per hour
Stop Payment of Bank Check	\$33 each
Tax Levies	\$100 each
Travelers Cheques	\$ 1 per \$100
Travelers Cheques (2 signatures)	\$ 2 per \$100
Verification of Deposit	\$10 each
Wire Transfer/Western Union	
Incoming wire	\$10 each
Outgoing Domestic	\$25 each
Outgoing International	\$50 each

Additional Business Account Fees

Visa Debit Point-of-Sale with Cash Back	.50 ea.
Visa Debit Point-of-Sale with PIN	.50 ea.
Coin Counting	1% of total
Currency Purchase (100 bills per bundle)	\$2 per bndl.

Loans

Returned Payment Fee	\$33 each
Single ACH Payment Processing	\$ 5 each
Payment processing fee for payments not made by direct transfer, ACH, or check	\$10 each

Meadows Credit Union

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Your savings federally insured to at least \$250,00 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency