

ACCOUNT MAINTENANCE FEES†

Minimum Relationship	\$25.00 (Share Balance Required)
Share/Savings Account	\$5.00
- waived if	
a) have an open checking account	
b) aggregate average deposit balance of \$100 or more, or	
c) loan balance of \$3,000 or more (excluding MasterCard®)	
Smart Checking	\$7.95
- waived if	
a) \$100 one-time monthly direct deposit or	
b) aggregate average deposit balance of \$3,000 or more, or	
c) loan balance of \$3,000 or more (excluding MasterCard®)	
Checking Plus (earns dividend)	\$7.95
- waived if daily balance is \$10,000 or more	
Business Checking	\$9.95
- waived if daily balance is \$3,000 or more	

CHECKING ACCOUNT FEES

Bill Pay.....	FREE
Check Copy.....	\$3.00
Electronic Transfer (limit 6/month).....	\$5.00
Stop Payment Order.....	\$35.00
Temporary Checks (4).....	\$2.00
Non Sufficient Funds (check returned).....	\$35.00
Non Sufficient Funds (courtesy pay).....	\$35.00

Transactions exceeding the Reg D limit of 6 Withdrawals/mo. are subject to NSF fees.

DEBIT CARD FEES

Debit Card Replacement.....	\$10.00
MCFCU ATMs.....	FREE
Other Networks.....	\$3.00
Point of Sale.....	FREE
CU24.....	FREE
Inquiries MCFCU.....	FREE
Transfers MCFCU.....	FREE
Inquiries All Other.....	\$1.00
Transfers All Other.....	\$1.00

*Fees are subject to change.

† The maintenance fee is determined monthly, based on the previous month, and only on those accounts more than 60 days old owned by members aged 24 and above. All other terms and conditions of your Account Agreement and Disclosure statement not modified by this Change in Terms Notice shall remain in effect and are not amended in any way.



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MISCELLANEOUS FEES

Account Closing (within 90 Days).....	\$15.00
Account Research/Reconciliation.....	\$25.00/hour
ACH/Electronic Withdrawal NSF.....	\$35.00
Address Change (returned mail from PO).....	\$5.00
Call 24.....	FREE
Call 24 Check.....	\$3.00
Collection Item.....	\$20.00
Coin Processing.....	5% (no charge for 18 and under)
Deposit Verification.....	\$3.00
Dormant Account†.....	\$15.00
Early withdrawal Club Accounts.....	\$15.00
E-Statements.....	FREE
Facsimile - Local.....	\$5.00
Facsimile - Long Distance.....	\$10.00
Garnishment, Levy, Court Order Processing.....	\$50.00
Gift Card.....	\$3.95
ID Shield.....	\$1.95
International ACH.....	\$2.00/transaction
Internet Banking.....	FREE
IRA Annual Service Charge.....	\$15.00
IRA Close/Transfer/Rollover.....	\$25.00
Money Orders.....	\$1.00
Monthly Statements - Paper.....	\$2.00
New Account Opening.....	\$5.00
Notary Service.....	Members (FREE).....Non-Members... \$10.00
Official Check (payable to others).....	\$3.00
Prepaid Debit Card.....	\$9.95
Photocopy Official Check.....	\$5.00
Returned Deposit - 3rd Party.....	\$10.00
Returned Deposit - Member's Account.....	\$35.00
Shared Branching.....	\$2.00
Statement Copy.....	\$5.00
Stop Payment Official Check.....	\$35.00
Subsequent Action.....	\$50.00
Wire Transfer Incoming - Local.....	\$5.00
Wire Transfer - International.....	\$50.00
Wire Transfer - Local.....	\$25.00
Withdrawal in Office (after 4).....	\$3.00

CHECK CASHING FEES

Members/without compensating balance

Up to \$800.....	\$3.50
\$801 to \$2,500.....	\$7.00
Over \$2,500.....	2%

Non-Members

Up to \$800.....	\$7.00
\$801 to \$2,500.....	\$15.00

Use Internet Banking and Call 24 audio response services to avoid certain fees, such as statement copies and account research. These convenient services allow you to access account information nearly 24 hours a day 7 days a week and they are easy to use. Call our office for further details. All other account fees are explained in MCFCU's account and loan disclosures, available upon request. Fees were accurate at the time of printing, please contact MCFCU for current information.

* Fees are subject to change. † All Dormant accounts are subject to a \$15.00 fee after 12 months and a monthly fee of \$15.00 thereafter.