



Service Charge Schedule

Service Charge Schedule	
Account Research/Reconciliation	\$25/hour – Call for an appointment
Account Verification	\$10
Bad Address	\$5/month
Bill Payment Service	FREE
Check Cashing for non-member	\$5
Deposit Account Collection, if account is over 35 days	\$20
Dormant Account, 12 months of no activity and balance less than \$250	\$10/month
Duplicate Lien Release	\$10
Early Account Closure, if account closed within six months	\$20
Escheatment	\$100
Foreign Check Deposit	Cost to Credit Union
Holiday Club Early Withdrawal	\$15, one free
Levy (Attachments/Garnishments)	\$100
Loan Payment via Credit Card	\$15
Loan Re-Application, if re-applying within six months after denial	\$20
Low Balance Account less than \$100	\$10/month
Money Market Excess Withdrawal (more than three withdrawals in any one month)	\$10 per withdrawal
Money Orders*	\$3
Notary Service	FREE for Members; \$5 for non-members
Online Banking	FREE
Photocopies*	
Check	\$5
MC EFCU Check	\$10
Statement/Account History	\$5/month
Returned Deposit Item	\$30
Shared Branch Transactions	FREE
Stop Payment (Check, ACH and Bill Payment)	\$30



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Summer Savings Early Withdrawal Winter, Spring and Summer Breaks	\$15 FREE		
Wire Transfer Continental U.S.– outgoing* Continental U.S. – incoming*	\$20 \$10		
Withdrawal Check (3rd Party)*	\$5		
Checking Account			
Automatic Overdraft Transfer (from Savings)	\$5/transfer		
Check Order	Price based on style chosen		
Courtesy Pay	\$30		
Nonsufficient Funds (NSF/Uncollected) - Includes checks, LOC checks, ACH, MC EFCU Debit Card, ATM transactions, Bill Pay, Reg. D and negative balances)	\$35		
ATM & Visa Debit Card			
ATM Transactions: MC EFCU Owned CU24 Surcharge-Free Network All other ATMs* New ATM/Debit Card Rush	FREE FREE \$2 \$40		
POS Transactions: Credit Chosen (Sign Receipt) Debit/Cash Back (Enter ATM PIN)	FREE FREE		
Replacement Card	\$10		
VISA Credit Card			
Foreign Transaction	1% of transaction		
Late Payment	\$25/month		
Replacement Card	\$10		
Returned Check	\$25		
Rush Card	\$40		
Safe Deposit Box*			
3- x 5-inch box	\$35.00/year	5- X 10-inch box	\$75/year
5- x 5-inch box	\$50.00/year	10- X 10-inch box	\$125/year
3- x 10-inch box	\$55.00/year		
Drilling			\$150
New Key			\$5