

MECU Fee Schedule

Savings Account Fees

Below Minimum Balance	FREE
Excess Withdrawal	\$ 2.00 each (in excess of two per month)

Checking Account / Check Card Fees

Below Minimum Balance	FREE
Visa Check Card	FREE
Overdraft Transfer	FREE
Overdraft Privilege	\$25.00 per debit or check paid
Non-Sufficient Funds (NSF)	\$25.00 per debit or check paid
Stop Payment (all items)	\$25.00
Check Copies	\$ 3.00 per item
Photocopy of a Deposited Check	\$ 5.00 per item
Returned Deposit Item	\$25.00 per item
Check Orders	Prices vary depending upon style
Special Delivery of Check Card	\$15.00
Account Research/ Balancing Assistance	\$20.00 per hour
Foreign Cardholder ATM Surcharge	\$ 1.50 per transaction
Foreign ATM Withdrawals	\$ 1.00 each (in excess of 8 per month)
Foreign ATM Balance Inquiry/Transfer	\$.25 per transaction

Money Market Account Fees

Check Orders	FREE
Below Minimum Balance	\$10.00 each month
Excess Withdrawals	\$10.00 each
<i>(more than 3 checks or 3 withdrawals per month)</i>	
Withdrawals less than \$500	\$10.00 each
Stop Payment (all items)	\$25.00

Loan Fees

Mortgage Application	\$300.00 (refunded at closing)
Mortgage Closing Costs	Varies
Mortgage Late Payment	5% of payment
Mortgage Modification	\$500.00
Home Equity Loan/Line Closing Costs	FREE
Home Equity Lien Subordination	\$100.00
Home Equity Line of Credit Annual Fee	FREE
Home Equity Line of Credit Check Orders	FREE
Home Equity Line of Credit Early Closure	Actual closing costs (if closed within 1 year)
Visa Platinum Annual Fee	FREE
Visa Platinum Cash Advance	FREE
Visa Platinum Expedited Payment	\$ 5.00
Visa Platinum Late Payment	\$20.00
Special Delivery of Visa Platinum Credit Card	\$15.00
Loan Application (other than mortgage)	FREE
One-Time Expedited Loan Payment (from another institution)	\$ 5.00
Refinance of an Existing MECU Loan (not including real estate – secured loans)	\$50.00
Loan Late Payment (other than mortgage)	\$20.00
Early Loan Repayment	FREE
Loan Non-Sufficient Funds (NSF)	\$25.00
Vehicle Title Transfer (for refinances)	FREE

Business Services Fees

Business Checking Per Debit Item	
Low-Volume (above 50)	\$0.25 per item
High-Volume (above 500)	\$0.15 per item
Low-Volume Account Minimum Balance	\$5.00 each month
High-Volume Account Minimum Balance	\$5.00 each month
Business Checking Deposit Correction	\$3.00
Check Orders	Prices vary depending upon style
Visa Check Card	FREE
Special Delivery of Check Card or Credit Card	\$15.00
Business Real Estate Loan Application	\$375.00 (refunded at closing)
Business Loan Origination	1% of loan amount

Online Account Access Fees

Money Movement - Standard Transfer In (3 days)	FREE
Money Movement - Standard Transfer Out (3 days)	FREE
Money Movement - Next-Day Transfer In or Out	\$5.00
Bill Payment	FREE
Quicken Downloads	FREE
Microsoft Money Downloads	FREE
eStatements	FREE
eNotifications	FREE
Delinquent eDeposit	\$25.00
Unacceptable eDeposit	\$25.00

Safe Deposit Box Fees

3 X 5 rental	\$30.00 annually
3 X 10 rental	\$45.00 annually
5 X 10 rental	\$70.00 annually
10 X 10 rental	\$120.00 annually
Lost Keys (drilling)	\$125.00

Other Service Fees (All Accounts)

Notary Service	FREE
Signature Guarantee	FREE
Cashier's Check	\$ 5.00
Money Order	\$ 2.00
Express Advantage members	\$ 1.00
Visa Gift Card	\$ 2.00
Domestic Western Union	\$15.00
International Western Union (up to \$500)	\$35.00
International Western Union (over \$500)	\$50.00
Domestic Wire Transfer - Outgoing	\$18.00
Domestic Wire Transfer - Incoming	FREE
International Wire Transfer - Outgoing	\$45.00
International Wire Transfer - Incoming	FREE
Travelers Cheques	\$ 1.00 per \$100
Express Advantage members	FREE
Statement Copy	\$ 5.00 each
Federal Express Items	\$15.00
Collection Item (incoming)	\$20.00
Garnishments/Tax Levies	\$50.00

Credit Union Membership Fees

Inactive Membership

\$ 10.00 per quarter

(Inactivity is defined as no activity after 12 months,
less than \$200 in a regular savings account and no
other MECU accounts)

6/22/10