

## Schedule of Fees

The following is a schedule of 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. **Below, please find the updated Products and Services Fee Schedule, which is effective February 1, 2024**

Service of Various Savings Accounts	FEES
<b>Excess Withdrawal</b>	<b>\$3.00</b>
<small>(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.)</small>	
<b>Low Balance</b>	<b>\$3.00/mo</b>
<small>(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.)</small>	
<b>Returned Mail</b>	<b>\$5.00 ea Item</b>
<small>(Assessed to recover postage and postal fees on items we have mailed to members who have failed to provide us with a correct address.)</small>	
<b>Escheat Research Fee</b>	<b>\$30.00</b>
<small>(Charged when an account has been inactive for five years and becomes escheatable.)</small>	
<b>Postage Reimbursement Fee</b>	<b>\$0.60/stmt</b>
<small>(Charged when a member receives paper statements.)</small>	
<b>Checking Accounts</b>	
<b>Check Orders</b>	<b>Price Varies</b>
<b>Check Stop Payments</b>	<b>\$5.00 ea</b>
<small>(Single, group order by credit union employee.)</small>	
<b>Item Returned Due To Insufficient Funds (check or ACH draft)</b>	<b>\$5.00 ea</b>
<small>(Fee charged the first time the same item is presented for payment.)</small>	
<b>ACH Stop Payment</b>	<b>\$30.00</b>
<b>Overdraft Protection by Transfer from Savings</b>	<b>FREE</b>
<b>Check Copies</b>	<b>\$2.00 ea</b>
<small>(Up to 50 free per year when required by IRS audit.)</small>	
<b>Checkbook Balancing</b>	<b>\$15.00 / hr</b>
<b>Bill Pay- Internet eBill Service</b>	<b>FREE</b>
<b>Loan Accounts</b>	
<b>Deed of Trust Cancellation</b>	<b>\$20.00</b>
<small>(Only charged in states where applicable.)</small>	
<b>Late Payment</b>	<b>3%</b>
<small>(3% of the late payment amount.)</small>	
<b>SWBC Phone/In Branch Payment</b>	<b>\$7</b>
<small>(Loan Payments made with a third party institution.)</small>	
<b>Bacon Loan Payment</b>	<b>\$4</b>
<small>(Loan Payments made using a third party loan payment service and using an account external to Members CU.)</small>	
<b>Card Services</b>	
<b>CASH CARD Withdrawals</b>	<b>(Waived)</b>
<small>(The ATM operator may impose a fee.)</small>	
<b>CASH CARD Transfers and Inquiries</b>	<b>FREE</b>
<b>Visa Credit/Debit Card Withdrawals from Visa/Plus ATMs</b>	<b>FREE</b>
<b>CASH CARD or Visa Card Replacement (includes PIN with new card)</b>	<b>\$5.00</b>
<b>CASH CARD or Visa Card Personal Identification No. Regeneration</b>	<b>\$3.00</b>
<b>Visa Gift Card purchase</b>	<b>\$2.50 ea</b>
<b>Miscellaneous</b>	
<b>MCU Official Check for third-party payee</b>	<b>\$3.00</b>
<b>Returned Deposited Check to/from the same member</b>	<b>\$30.00 ea</b>
<b>Wire Transfer of Funds (wire minimum &gt; \$25.00)</b>	<b>\$15.00 ea</b>
<small>(Wire transfer cut-off time is 4:30 Eastern Time.)</small>	
<b>International Wire Transfer of Funds</b>	<b>\$45.00 ea</b>
<b>Overnight Deliveries</b>	<b>\$50.00 ea</b>
<b>Statement Copies</b>	<b>\$3.50 / page</b>
<b>Stop Payment of CU Check within seven days of issue</b>	<b>\$30.00 ea</b>
<b>Stop Payment of Christmas Club Check within seven days of issue</b>	<b>\$30.00 ea</b>
<b>Safe Deposit Boxes</b>	
<small>(3 x 5 x 22" - \$15.00) (3 x 10 x 22" - \$24.00) (5 x 10 x 22" - \$30.00 per year)</small>	
<b>Subpoenas, Summonses, Etc</b>	
<b>Research Services</b>	<b>15.00 / hr</b>
<b>Photocopies</b>	<b>\$2.00 ea</b>
<b>Verification of Deposit (standard form)</b>	<b>FREE</b>
<b>Verification of Deposit (non-standard form)</b>	<b>\$5.00 ea</b>
<b>Verification of Deposit (including history)</b>	<b>\$20.00 ea</b>

## How to Avoid Fees

**Excess Withdrawal Fee:** Allow your savings to accumulate. Set your deduction at an amount you can "afford" to save without making withdrawals.

**Low Balance Fee:** Keep at least a \$25 balance at all times to preserve your membership.

**Returned Mail Fee:** Keep us informed when you relocate. It's costly for us to send mail, have it returned, and then research to find your current address.

**Escheat Research Fee:** Perform at least one transaction per year. Dividends aren't considered transactions.

**Postage Reimbursement Fee:** Enroll in our electronic statement product eStatements.

**Check Copies Fees:** Free check images if retrieved from our Online Banking product.

**Bacon Loan Payments:** Set up a recurring payment for free by setting up an ACH Draft from a non-Members Credit Union deposit account (not available if using a debit/credit card.)

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.

Federally Insured by the NCUA

