

MECU BUSINESS FEE SCHEDULE

EFFECTIVE JANUARY 1, 2022

Business Share Accounts

Share balance less than \$50 after teller window withdrawal	\$1 per transaction
Inactive account maintenance fee – share account with no activity for 12 consecutive months	Balance < or equal to \$50: \$0.75 per month Balance > \$50 up to \$100: \$1.50 per month

Business Premium and Money Market Accounts

Average Daily Balance falls below \$500	\$5
Every check paid over six (6) per cycle or month	\$10 per item paid at our discretion

Fees Applicable to All Business Accounts

ATM Overdrawn Account / NSF / ACH / Overdraft / Uncollected Funds	\$30 per item ¹
Stop Payment	\$28 per item
Returned Check / Deposited Item	\$12 per item
Invalid Electronic Deposit	\$100 per deposit
Transfer Payment	\$5 per transaction ²
Account Research/Reconciliation	\$20 per hour ³
Account Verification	\$20 per verification

Business Checking Account Fees

Copy of Check	\$3 / 3 free per statement cycle
Official Check	\$5 / 1 free per day

	Simple Business Checking	Access Business Checking
Monthly maintenance fee	\$12 unless a daily ledger balance of at least \$1,000 is maintained.	\$16 unless a daily ledger balance of at least \$2,500 is maintained.
Monthly transactions	\$0.25 / each check paid over 50	\$0.25 / each check paid over 75

Treasury Management Services

Online Wire Origination

Monthly Service fee	N/A	\$12
Outgoing, Bank-Bank		
Domestic	\$20	\$12
International	\$35	\$25
Inbound Wire – Domestic	\$6	\$6

ACH Online Origination

Monthly Service fee	N/A	\$12
ACH File Origination	N/A	\$10/ file
ACH Debit / Credit Origination	N/A	\$0.25 / item

Remote Deposit Capture: Monthly fee

Less than 50 items	N/A	\$25
51 – 100 items	N/A	\$50
101 and more items	N/A	\$75

Other Fees

Mailed Paper Statement	\$2 per statement
Copy of statement / history	\$5 per statement
Returned Statement	\$5 per statement
ATM Foreign Transaction fee	\$2
Business Debit Card International Transaction fee	1% of transaction amount
Business Debit Card replacement fee	\$10 / card
Money Order	\$2 per money order
Garnishments / Tax Levies / Attachments / Liens	\$100
Night Drop Bag	Price may vary
Checks available through Harland Clarke	Prices vary by style and quantity ordered



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	Annual Percentage Yield (APY)	Minimum Balance Required to Open	Balance Method	Minimum Balance Required to Avoid a Monthly Service Fee	Dividend Rate Change Frequency	Dividend Crediting & Compounding
Business Share Savings	0.15%	\$5	Daily Balance	\$50	Monthly	Monthly
Simple Business Checking	0.03%	\$100	Daily Ledger Balance	\$1,000	Monthly	Monthly
Access Business Checking	N/A	\$100	Daily Ledger Balance	\$2,500	N/A	N/A
Business Money Market						
Less than \$500	0.00%	\$500	Average Daily Balance	\$500	Monthly	Monthly
\$500 - \$9,999.99	0.30%					
\$10,000 - \$24,999.99	0.30%					
\$25,000 - \$49,999.99	0.35%					
\$50,000 - \$74,999.99	0.35%					
\$75,000 - \$99,999.99	0.35%					
\$100,000 and greater	0.35%					
Business Premier Money Market						
Less than \$500	0.00%	\$50,000	Average Daily Balance	\$500	Monthly	Monthly
\$500 - \$9,999.99	0.30%					
\$10,000 - \$49,999.99	0.30%					
\$50,000 - \$99,999.99	0.40%					
\$100,000 - \$149,999.99	0.50%					
\$150,000 - \$499,999.99	0.50%					
\$500,000 - \$2,499,999.99	0.55%					
\$2,500,000 and greater	0.55%					

APY = Annual Percentage Yield; For all accounts, rates are variable and subject to change following account opening; Fees may reduce earnings on an account.

Share Savings accounts:

Dividends are calculated using the Daily Balance method, by applying a daily periodic rate to the principal in the account each day. A minimum Daily Balance is required to earn the current APY for the period. A fee will be assessed if a withdrawal performed at any teller window leaves the account balance below the stated minimum.

Money Market accounts:

A minimum balance is required to avoid a fee for each interest period. Interest is calculated on an Average Daily Balance method by applying a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period. When a balance tier is met, the rate for that balance range will apply to the full balance of that account.

Access Business Checking:

A minimum balance is required to avoid a fee as outlined on the Business Fee Schedule.

Simple Business Checking:

A minimum balance is required to avoid a fee as outlined on the Business Fee Schedule. Interest is calculated using the Daily Ledger Balance method.

Fees applicable to Credit Cards, Loans and Mortgage-related items are detailed in separate disclosure and are provided at the time application is made.

¹ Maximum of seven (7) ATM Overdrawn Account / NSF / ACH / Overdraft / Uncollected Funds Fees per business day

² From all deposit accounts, except CDs

³ \$20 Minimum