



CONSUMER FEE SCHEDULE

EFFECTIVE JANUARY 1, 2022

Online Banking	Free
Online Bill Pay	Free
Mobile Banking	Free
Telephone Teller	Free
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 ¹	Balance < or equal to \$50 \$0.75 per month Balance > \$50 up to \$100 \$1.50 per month
Premium and Money Market Accounts	
Average Daily Balance falls below \$500	\$5
Non-Sufficient Funds (NSF)	
ATM Overdrawn Account / NSF / ACH / Overdraft / Uncollected Funds	\$30 per item ²
Stop Payment	\$28 per item
Returned Check / Deposited Item	\$12 per item
Invalid Electronic Deposit	\$100 per deposit
Transfer Payment	\$5 per transaction ³
ATM Visa Debit	
ATM Transaction fee at MECU and CO-OP ATMS	Free
ATM Transaction fee for all others not listed above	\$2
ATM / Debit Card International Transaction	1% of transaction amount
Lost ATM or Visa Debit Card	\$10 per card
Other Fees	
Copy of Check	\$3 / 3 free per statement cycle
Mailed Paper Statement	\$2 per statement ⁴
Copy of Statement / History	\$5 per statement
Returned Statement	\$5 per statement
Account Research	\$20 per hour ⁵
Account Reconciliation	\$20 per hour ⁵
Account Verification	\$20 per verification
Official Check	\$5 / 1 free per day
Money Order	\$2 per money order
Inbound Wire – Domestic and International	\$6
Outbound Wire – Domestic	\$20
Garnishments / Tax Levies / Attachments / Liens	\$100

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 Waived for Members age 18 and younger

² Maximum of seven (7) ATM Overdrawn Account / NSF / ACH / Overdraft / Uncollected Funds Fees per business day

³ From all deposit accounts, except CDs

⁴ Waived for Members age 60+ as well as age 18 and younger

⁵ \$20 Minimum