

Returning value to our members is at the heart of what we do. Since 1981, we have continued to return value to members in the form of loan interest refunds and bonus dividends. We offer our membership an exceptional package of services and we continue to develop new products and services to meet various member needs. MECU strives to keep fees to a minimum – to cover costs and to discourage adverse behavior. The following fees and/or transaction limits may be applied to your account in accordance with our policy and procedures.

Free Services

Telephone Teller Unlimited Free Service
 Online Banking Unlimited Free Service
 Online Bill Pay Unlimited Free Service

Share Account Only

Share balance less than \$50 after teller window withdrawal \$1.00 per transaction
 Inactive account maintenance fee- Share account with no activity for 12 consecutive months; waived for Minor's accounts:
 Balance less than or equal to \$50 \$0.75 per month
 Balance greater than \$50 up to \$100 \$1.50 per month

Money Market Accounts Only

Average Daily Balance for cycle or month falls below \$500 \$5.00 and no accrual of interest for cycle
 Every check paid over six (6) per cycle or month \$10.00 per item paid at our discretion
 Initial check & subsequent reorders Free

Premier Money Market Accounts Only

Average Daily Balance for cycle or month falls below \$500 \$5.00
 Every check paid over six (6) per cycle or month \$10.00 per item paid at our discretion
 Initial check & subsequent reorders Free

Non Sufficient Funds (NSF)

ATM Overdrawn account \$30.00 per item*
 NSF/ACH returned items \$30.00 per item*
 Overdraft \$30.00 per item*
 Uncollected funds \$30.00 per item*
 Stop Payment \$28.00 per item
 Returned Check/ Deposit Items..... \$12.00 per item
 Invalid Electronic Deposit \$100.00 per deposit
 Transfer Payment (from all deposit accounts, except CDs) \$5.00 per transaction

***A maximum of seven (7) Overdraft / NSF Fees for items processed for payment on a business day.**

Other Items

Personal checks Initial order is free; check printing fee on reorders varies based on style of check selected
 Personal checks rush order Price varies based on style of check plus shipping and handling
 Copy of a check \$3.00/3 free per statement cycle
 Copy of statement / history \$5.00 per statement
 Returned Statement Fee \$5.00 per statement
 Account Research \$20.00 per hour; \$20 minimum plus expenses
 Account Reconciliation \$20.00 per hour; \$20 minimum
 Account Verifications \$20.00 per verification
 Travelers Checks \$2.50 per check
 1 or 2 party check 1% of purchase amount
 Official Check \$5.00/1 Free withdrawal per day
 Money Order \$1.00 per money order
 Outbound Wire - Domestic \$20.00
 Outbound Wire - Foreign Not available
 Garnishments, Tax Levy and
 Legal Document Processing \$100.00

ATM / VISA® DEBIT

ATM transaction fee at MECU, M&T Bank, or CO-OP ATMs Unlimited Free Service
 Visa Debit Card Fee (point of sale) Free
 STAR® Purchase Fee (point of sale) Free
 Foreign ATM transaction fee \$2.00 per transaction
 International Transaction 1% of converted price
 Lost ATM or Visa Debit card \$10.00 per card
 ATM/Debit Card Express Delivery Price varies based on delivery location

VISA® Credit Card Fees

Late Payment Fee up to \$24.00
 Return Check Fee up to \$15.00
 International Transaction 1% of converted price
 Lost Credit Card Replacement \$10.00 per card
 Credit Card Express Delivery Price varies based on delivery location

Loan Fees

Late Payment..... 5% of the payment or \$10.00, whichever is greater

Fees and limitations applicable to loans including mortgage related items are detailed in separate disclosures and are provided at the time application is made.