mecu CREDIT UNION

# CONSUMER FEE SCHEDULE

**EFFECTIVE JANUARY 2, 2026**

| | |
|---|---|
| Online Banking | Free |
| Online Bill Pay | Free |
| Mobile Banking | Free |
| Telephone Teller | Free |
| **Share Accounts** | |
| Inactive account maintenance fee – Share account with no activity for 12 consecutive months[1] | Balance < or equal to $50: $0.75 per month<br>Balance > $50 up to $100: $1.50 per month |
| **Premier and Money Market Accounts** | |
| Average Daily Balance falls below $500 | $5.00 |
| **Non-Sufficient Funds (NSF)** | |
| NSF / ACH Returned Items / Uncollected Funds | $30.00 per presentment[2] |
| Overdraft / ATM Overdrawn Account | $30.00 per presentment[2] |
| Stop Payment | $28.00 per presentment |
| Invalid Electronic Deposit | $100.00 per deposit |
| Transfer Payment | $5.00 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 | $3.00 |
| ATM / Debit Card International Transaction | 1% of transaction amount |
| Lost ATM or Visa Debit Card | $10.00 per card |
| **Other Fees** | |
| Copy of Check | $3.00 per check / Free in Online Banking |
| Mailed Paper Statement | $3.00 per statement[4] |
| Copy of Statement / History | $5.00 per statement |
| Account Research | $25.00 per hour[5] |
| Account Reconciliation | $25.00 per hour[5] |
| Account Verification | $25.00 per verification |
| Official Check | $4.00 per check |
| Money Order | $3.00 per money order |
| Inbound Wire – Domestic | $8.00 |
| Inbound Wire – International | $10.00 |
| Outbound Wire – Domestic | $20.00 |
| Garnishments / Tax Levies / Attachments / Liens | $125.00 |

**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 five (5) ATM Overdrawn Account / NSF / ACH / Overdraft / Uncollected Funds Fees per day
[3] From all deposit accounts, except CDs
[4] Waived for Members age 60+ as well as age 17 and younger
[5] $25.00 Minimum

mecu CREDIT UNION

# CONSUMER FEE SCHEDULE

**EFFECTIVE JANUARY 5, 2027**

| | |
|---|---|
| Online Banking | Free |
| Online Bill Pay | Free |
| Mobile Banking | Free |
| Telephone Teller | Free |
| **Share Accounts** | |
| Inactive account maintenance fee – Share account with no activity for 12 consecutive months[1] | Balance < or equal to $50: $0.75 per month<br>Balance > $50 up to $100: $1.50 per month |
| **Premier and Money Market Accounts** | |
| Average Daily Balance falls below $500 | $5.00 |
| **Non-Sufficient Funds (NSF)** | |
| NSF / ACH Returned Items / Uncollected Funds | $30.00 per presentment[2] |
| Overdraft / ATM Overdrawn Account | $30.00 per presentment[2] |
| Stop Payment | $28.00 per presentment |
| Invalid Electronic Deposit | $100.00 per deposit |
| Transfer Payment | $5.00 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 | $3.00 |
| ATM / Debit Card International Transaction | 1% of transaction amount |
| Lost ATM or Visa Debit Card | $10.00 per card |
| **Other Fees** | |
| Copy of Check | $3.00 per check / Free in Online Banking |
| Mailed Paper Statement | $3.00 per statement[4] |
| Copy of Statement / History | $5.00 per statement |
| Undeliverable Item | $3.00 per month |
| Account Research | $25.00 per hour[5] |
| Account Reconciliation | $25.00 per hour[5] |
| Account Verification | $25.00 per verification |
| Official Check | $4.00 per check |
| Money Order | $3.00 per money order |
| Inbound Wire – Domestic | $8.00 |
| Inbound Wire – International | $10.00 |
| Outbound Wire – Domestic | $20.00 |
| Garnishments / Tax Levies / Attachments / Liens | $125.00 |

**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 five (5) ATM Overdrawn Account / NSF / ACH / Overdraft / Uncollected Funds Fees per day
[3] From all deposit accounts, except CDs
[4] Waived for Members age 60+ as well as age 17 and younger
[5] $25.00 Minimum