



CHECKING SERVICES

Courtesy Pay/Overdraft Fee	\$30
Returned Item/NSF Fee	\$30
Checking/ACH Stop Pay Fee	\$30
Check Copy Fee	\$5
Counter Checks	\$2 for 4

ELECTRONIC SERVICES

Online Bill Pay Expedited Check Fee	\$25
Outgoing Wire Transfer Fee (Domestic)	\$25
Incoming Wire Transfer Fee (Domestic)	\$15
Outgoing International Wire Transfer Fee	\$50
Incoming International Wire Transfer Fee	\$15
ATM/Debit/Credit Card Replacement Fee	\$10
ACH/ACH Origination/Bill Pay/ ATM Returned Item/NSF Fee	\$30
ACH Same Day Origination	\$20

SAVINGS SERVICES

Close/Reopen Account Fee within 90 Days	\$25
Christmas Club Withdrawal Fee (prior to October 20th)	\$10 per Withdrawal
Overdraft Transfer Fee	\$3

ATM SERVICES

On Non-MCFCU ATM's and POS's

\$.75 per transaction on Local Networks or \$1.50 per transaction on Nationwide Networks.

ATM TRANSACTIONS (per month):

Associate	Investor	Partner	Students
4 Free	8 Free	Unlimited Free	Unlimited Free
			(Through age 22)

MISCELLANEOUS SERVICES

Cashier's Check Fee	\$5
Money Order Fee	\$3
Money Order Stop Pay Fee	\$30
IRA Transfer Fee	\$25
Paper Statement Fee (Partner Members - FREE)	\$1
Statement Copy Fee/Account Printout	\$3 each
Lamination Fee	\$5
Garnishment Fee	\$100
Child Support Enforcement	\$5
Foreign Item Collection	\$25
Cashier's Check/Money Order Copy Fee	\$5
Fax/Copy Service	\$1 per page
Inactive Account Fee (After 24 months inactivity)	\$5 per month
Incorrect Address	\$5
Account/Debit Card/Credit Card Research/Balancing Fee	\$25 per hr.
Telephone Transfer Fee (Partner Members - FREE)	\$3

RELATIONSHIP PRICING

Monthly Relationship Fee **\$3.50/mo**

Waived with a loan or aggregate deposit balances greater than \$250, and on student and youth accounts (Through age 22).

In order to qualify for a relationship, you must have an average monthly account balance of \$25 and have a minimum balance of \$25 in a primary savings account.

	ASSOCIATE	INVESTOR	PARTNER
Deposit Balance (avg. monthly bal)	\$25 - \$249.99	\$250 - \$9,999.99	\$10,000 or greater
Loan Balance	\$1 - \$299.99	\$300 - \$24,999.99 or active credit card	\$25,000 or greater or mortgage/Student Choice loan

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