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## FEE SCHEDULE

### PERSONAL ACCOUNTS

Fees are used to pass the costs of special services directly to the member who use them and ensures maximum financial advantage for the greatest number of members. Fees are subject to change at any time by the Board of Directors. (Revised 1-01-2026)

Online Bill Pay.....	\$6.99 per month
Photocopy per page.....	\$1.00
Fax per page.....	\$1.00
Official Checks made to members only (1 free per day) .....	then \$1.00
Temporary Checks (1 sheet free at account opening) .....	additional \$1.00
Overdraft Transfer from Savings .....	\$2.00
Teller Checks .....	\$2.00 per \$1,000
Photocopy of Checks (2 free per month) .....	additional \$2.00
Address Correction (returned mail/statement) .....	\$2.00
Reversal of NSF Check on Loan Payment .....	\$7.50
Returned Credit Card Payment .....	\$25.00
IRA Account One Time Set-up Fee .....	\$10.00
Closing Account within 60 days of Opening .....	\$10.00
Non-Electronic Payment of Authorized Draft for You .....	\$10.00
Manual Posting of Any Debit or Credit to Your Account .....	\$10.00
Returned Deposit Item .....	\$5.00
Insufficient Funds to Pay Authorized Draft/ACH Debit .....	\$30.00
Stop Payment Order .....	\$20.00
Forgery Affidavit .....	\$2.00
Check Returned or Honored for Non-Sufficient Funds .....	\$30.00
Interim Statements (Account Print-Outs) .....	\$1.00 per 30 days
Statement Mailing fee-(without exemptions).....	\$2.00 per month
Statement Photocopies .....	\$1.00 per page
Account Reconciliation (\$5.00 minimum) .....	\$20.00 per hour
Subpoena, IRS Levy (research, duplication) .....	\$30.00 plus \$0.50 per copy
Letter to take collateral out of US (need proof of insurance) .....	\$20.00
Wire Transfer (incoming) .....	\$2.00
Wire Transfer (Outgoing Domestic) .....	\$15.00
Western Union Wire Transfers .....	\$15.00
Guaranteed Auto Protection (GAP) Plus .....	\$425.00
Refinance Existing MYCU Loan or Skip Payment .....	\$35.00
Late Charge - Past Due Loan Payment (over 10 days) .....	5% of payment
Late Charge on Credit Card Payment 5% .....	\$5.00 to \$25.00
Foreign ATM withdrawal fee .....	\$1.00
ATM Terminal Transfer or Overdraft Transfer Protection Fee .....	\$2.00
ATM Balance Inquiry .....	\$1.00
ATM Point-of-Sale Purchase/Withdrawal .....	\$0.25
Research for Debit Card/ACH .....	\$5.00
Return authorized ACH .....	\$10.00
Overdraft by ATM or Debit Card .....	\$30.00
ATM or Debit Card Maint. Fee .....	\$1.00 per month
Debit Card Replacement fee .....	\$5.00
Reissue Debit Card PIN .....	\$5.00
Temporary Raise limit on Debit Card .....	\$15.00
Below Min. \$5 balance on savings .....	\$7.50 per month
Below Min. \$500 balance on NOW Checking .....	\$7.50 per month
Below Min. \$2,500 balance on Ultra Checking .....	\$7.50 per month
Check Cashing Fee .....	Minimum \$5.00 or 3% of Check*

\*With no direct deposit or payroll deduction, nor equal amount of funds on deposit in account, no prime time acct, or with no MYCU loan.

Excess Withdrawals from Share Savings (2 free within each month, then each time over the two free) .....

Early Withdraw from Christmas Club (before Nov 1st) .....

\$10.00 each

You must maintain a \$5 frozen minimum balance in your Share Savings Membership account at all times. \*The \$5 minimum balance isn't available to cover overdrafts.

### SMALL BUSINESS ACCOUNTS

Fees are used to pass the costs of special services directly to those members who use them and ensures maximum financial advantage for the greatest number of members. Fees are subject to change at any time by the Board of Directors. (Revised 1-26-21)

Monthly Business Account Fee .....	\$15.00
Photocopy per page .....	\$1.00
Fax per page .....	\$1.00
Official Checks (1 free per day) .....	additional \$1.00
Temporary Checks (1 sheet free at account opening) .....	additional \$1.00
Overdraft Transfer from Savings .....	\$2.00
Official Checks .....	\$5.00
Photocopy of Checks (2 free per month) .....	additional \$2.00
Address Correction (returned mail/statement) .....	\$2.00
Returned Credit Card Payment .....	\$25.00
Closing Account within 60 days of Opening .....	\$10.00
Non-Electronic Payment of Authorized Draft for You .....	\$10.00
Manual Posting of Any Debit or Credit to Your Account .....	\$10.00
Return of Item You Deposited .....	\$5.00
Insufficient Funds to Pay Authorized Draft/ACH Debit .....	\$30.00
Stop Payment Order .....	\$20.00
Forgery Affidavit .....	\$2.00
Check Returned or Honored for Non-Sufficient Funds .....	\$30.00
Interim Statements (Account Print-Outs) .....	\$1.00 per 30 days
Statement Photocopies .....	\$1.00 per page
Account Reconciliation (\$5.00 minimum) .....	\$20.00 per hour
Subpoena, IRS Levy (research, duplication) .....	\$30.00 plus \$0.50 per copy
Letter to take collateral out of US (need proof of insurance) .....	\$20.00
Wire Transfer (incoming) .....	\$2.00
Wire Transfer (Outgoing Domestic) .....	\$15.00
Western Union Wire Transfers .....	\$15.00
Late Charge on Credit Card Payment 5% .....	\$5.00 to \$25.00
ATM or Debit Card Cash Withdrawal .....	\$1.00
ATM Terminal Transfer Fee or Overdraft Transfer Protection Fee .....	\$2.00
ATM Balance Inquiry .....	\$1.00
ATM Point-of-Sale Purchase/Withdrawal .....	\$0.25
Research for Debit Card/ACH .....	\$5.00
Return authorized ACH .....	\$10.00
Overdraft by ATM or Debit Card .....	\$30.00
ATM or Debit Card Maint. Fee .....	\$1.00 per month
Debit Card Replacement fee .....	\$5.00
Reissue Debit Card PIN .....	\$5.00
Below Min. \$5 balance on savings .....	\$7.50 per month
Below Min. \$200 balance on Business Checking .....	\$7.50 per month
Check Cashing Fee .....	*Minimum \$5.00 or 3% of Check

\*With No direct deposit or payroll deduction, nor equal amount of funds on deposit in members account or no MYCU loan.

Excess Withdrawals from Share Savings (2 free within each month, then each time over the two free) .....

\$5.00 each

You must maintain a \$5 frozen minimum balance in your Share Savings Membership account at all times. \*The \$5 minimum balance isn't available to cover overdrafts. Withdrawal checks may be picked up or mailed to you only.

Member Signature

Date