



SERVICE FEE SCHEDULE

Effective February 1, 2026

SAVINGS SERVICE FEES

Monthly Maintenance	Free
IRA Annual Fee	\$50
Minimum Savings Balance (non-refundable)	\$5

CHECKING SERVICES FEES

Simply Checking	Free
Courtesy Pay (Per Item)	\$30
Deposited Item Returned	\$25
Return Invalid Routing and Transit for Checks or ACH items	\$15
Non-Member Check Cashing	\$5
Re-Deposit Check	\$10
Non-Sufficient Funds (NSF)	\$32
Starter Checks or Temporary (4 checks)	\$5
Stop Payment (ACH/Check)	\$35

CARDS – DEBIT/ATM/VISA FEES

Gift Card	\$5
Non-Member ATM	\$3
Out of Network ATM Transaction**	\$3.50
Replacement Debit or Credit Card	\$10
Quick ship of Debit or Credit Card	\$50
Visa Advance	3% of advance or a min. of \$5

GENERAL SERVICE FEES

Assisted Phone Transactions*	\$3
Assisted ACH Electronic Payment Initiation	\$3
Coin Processing (over 5 rolls, no more than 10 per day)	\$5
Copies of checks, statements or transaction history*	\$3
Cashier Check	\$5
Domestic Outgoing Wire	\$30
Dormant Account (after 1 year)/monthly	\$6
Escheated Accounts (after 3 years)/monthly	\$50
Garnishment or Levy	\$75
Invalid Address (after 60 days)	\$5
Mailed Statement*	\$5
Research (per hour)	\$25

LOAN SERVICE FEES

Electronic Lien Verification	\$7
Loan Modification	\$75
Paper Title Lien Verification	\$16
Skip-A-Pay (2 per year)	\$35

WAYS TO AVOID FEES

*View your statement, checks, transactions online or on our mobile app. Visit www.mcfcu.net.

*Skip the paper and sign up for e-statements and e-notices. Visit mcfcu.net.

*Transfer funds in between accounts in online or mobile banking. Visit mcfcu.net.

**Use Co-Op Network ATMs or MCFCU ATM. Visit <https://www.coop.org/atm-network>.