



MCT Credit Union

Fee Schedule

Effective September 1, 2019

GENERAL FEES	
Account Activity Printout	\$5.00/Printout
Account Closure	\$15.00 (If Account Is Closed Within 90 Days)
Account Reconciliation	\$15.00/Hour
Account Research	\$15.00/Hour and \$5.00 Minimum Charge
Amortization Schedule	\$5.00/Printout
Check-by-Phone	\$10.00
Collection Items	\$10.00/Item Plus Any Additional Third Party Fees
Copies of 1099INT, 1098, 1099R, 5498	\$5.00/Printout
Copies of Deposited Checks	\$4.00/Check
Copy of Statement	\$5.00
Deposit Item Return	\$10.00/Item
Excessive Regulation D Transfer Fee (More Than 6 Per Month)	\$30.00
Garnishment	\$50.00 Plus Attorney Fees
Gift Cards	\$3.95
International Wire Transfer (Outgoing)	\$20.00/Transfer Plus International Fees
Legal Processes (Tax Levies, Summons)	\$50.00
Loan Late Fee	5% Of Payment; Not To Exceed \$25.00
Money Order	\$1.00 For \$0.00 - \$100.00 \$1.50 For \$100.01 - \$500.00 \$2.00 For \$500.01 - \$1,000.00
Nonsufficient Funds For Credit Card Payments	\$30.00
Photocopy Of Checks	\$4.00/Copy (2 Per Month Free)
Return Statement	\$5.00
Special Service	\$5.00 - \$50.00 Per Occurrence
Stop Payment Cashier's Check	\$25.00
Temporary Checks	\$5.00/12 Checks

Travel Cards	\$3.95
Travel Cards (Adding Funds)	\$3.95
Wire Transfer (Outgoing)	\$20.00/Transfer
CHECKING ACCOUNT FEES	
Checks/Share Draft Printing	Prices May Vary Depending Upon Style
Courtesy Overdraft Fee	\$30.00/Item
Overdraft/Non-Sufficient Funds Transfer Fee	\$5.00
Overdraft/Non-Sufficient Funds Fee	\$30.00/Item
Stop Payment Fee	\$25.00/Request
ELECTRONIC FUNDS TRANSFER FEES	
ATM Transaction	\$1.00 (For Each ATM Transaction At ATM's Not Owned By The Credit Union)
Card Replacement	\$7.00/Card
Debit Card Hold Inquiry	\$5.00
Debit Card Purchase Receipt Order	\$15.00
SAFE DEPOSIT BOX FEES	
3" x 5" Box	\$15.00/Year
3" x 10" Box	\$25.00/Year
5" x 10" Box	\$35.00/Year
10" x 10" Box	\$55.00/Year
SPECIFIC ACCOUNT FEES	
InControl Checking	\$3.99/Month
Kasasa Fraud Protect	\$7.99/Month
BUSINESS ACCOUNT FEES	
Commercial Checking Account	\$10.00/Month

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT



By members' choice, this institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. Members' accounts are not insured or guaranteed by any government or government-sponsored agency.