



MCT Credit Union

Revised Fee Schedule

Effective June 1, 2026

GENERAL FEES	
Account Activity Printout	\$5.00/Printout
Account Closure	\$25.00 (If Account Is Closed Within 90 Days)
Account Reconciliation	\$25.00/Hour
Account Research	\$25.00/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
Return Item	\$10.00/Per Presentment
Garnishment	\$50.00 Plus Attorney Fees
International Wire Transfer (Outgoing)	\$45.00/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	\$30.00
Temporary Checks	\$5.00/12 Checks
Wire Transfer (Outgoing)	\$20.00

CHECKING ACCOUNT FEES	
Checks/Share Draft Printing	Prices May Vary Depending Upon Style
Courtesy Overdraft Fee	\$30.00/Per Presentment
Overdraft/Non-Sufficient Funds Transfer Fee	\$5.00
Overdraft/Non-Sufficient Funds Fee	\$30.00/Per Presentment
Stop Payment Fee	\$30.00/Request
ELECTRONIC FUNDS TRANSFER FEES	
ATM Transaction	\$1.00 (For Each ATM Transaction At ATM's Not Owned By The Credit Union)
Card Replacement	\$10.00/Card
Debit Card Purchase Receipt Order	\$15.00
International Card Fees Single and Multi-Currency	1% of Transaction Amount
Rapid Transfer Fees	1.75% Per Transfer/\$0.50 Min, Push to Card Transfer 0.75% Per Transfer/\$0.50 Min, Pull From Card Transfer
SAFE DEPOSIT BOX FEES	
3" x 5" Box	\$30.00/Year
3" x 10" Box	\$50.00/Year
5" x 10" Box	\$70.00/Year
10" x 10" Box	\$130.00/Year
SPECIFIC ACCOUNT FEES	
InControl Checking	\$3.99/Month
Kasasa Fraud Protect	\$7.99/Month
My Financial Health-Upgraded	\$6.99/Month
BUSINESS ACCOUNT FEES	
Commercial Checking Account	\$15.00/Month

ASI ACCOUNTS INSURED UP TO \$1,000,000 **ESI**

American Share Insurance insures each account up to \$250,000. Excess Share Insurance Corporation provides up to an additional \$750,000 of insurance per account. This institution is not federally insured. Members' accounts are not insured or guaranteed by any government or government-sponsored agency.