

**mcu** Business Account Fee Schedule  
Effective November 20, 2006

Please note, some of these fees may be lower or even waived depending upon the type of account you have. For complete terms and conditions, please refer to the Meadows Credit Union Account Information Brochure.

**Minimum Balance**

	<u>Minimum Required</u>	<u>Fee if under</u>
Business Savings	\$350	\$10 month*

**Checking**

Business Advantage	\$100 to open	\$25 month**
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**Money Market**

Business Money Market	\$10,000	\$25 month
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**Insufficient Funds**

from checks or electronic transactions

Item returned NSF	\$27 each
Privilege Pay (Paid NSF)	\$27 each
Uncollected Funds	\$27 each
Item paid by overdraft advance from Savings	\$10 per item
Negative Balance Fee	\$ 5 ea. day

**Checking/Share Draft & Share Savings**

**Business Advantage Checking**

Check orders	Priced according to design
Stop Payment	\$27 each
Reverse Stop Payment	\$27 each
Photocopy of Cleared Draft	\$ 1 each
Original Cleared Draft	\$ 3 each
Fax Copy of Cleared Draft	\$ 3.50 each

**ATM and Debit Card**

PIN-based POS transactions	\$0.50 each
Signature-based POS transactions	Free
Debit Card Inactivity (not used within 1 year)	\$ 5 year
Replacement ATM or Debit Card	\$ 5 each
Copy of Sales Draft	\$25 each
Foreign ATM usage after 5 free transactions p/mo	\$1.50 each
Visa Extras Reward Program (annually)	\$10 p/card enrolled

\*Fee waived with active checking or loan

\*\*Fee waived with \$5000 minimum balance in Business Advantage

Checking everyday during the month OR \$15,000 in combined balances in Business Savings, Business Advantage Checking, and Business Money Market

**General**

Cashier's Checks	\$ 2 each
Money Orders	\$ 1 each
Travelers Cheques	\$ 1 per \$100
Travelers Cheques(2 signatures)	\$ 2 per \$100
Gift Checks	\$ 2 each
Coin Counting	1% of total
Rolled Coin Fee	\$0.15 per roll
Currency Purchase (100 bills per bundle)	\$2 per bundle
History Request	\$ 5 per month
Copy of Statement	\$10 per month
Wire Transfer/Western Union	
Domestic Outgoing	\$20 each
Domestic Incoming	\$10 each
International	\$45 each
Foreign Check Deposit	\$18 each
Immigration Letter	\$20 each
Tax Levies	\$75 each
Escheat	\$20 each
Verification of Deposit	\$10 each
Bank Check Stop Payment	\$25 each
Copy of Important Account Notices	\$10 each
Copy of Tax Notices	\$10 each

**Loans**

Returned Payment Check	\$27 each
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**mcu** Hours: M, T, Th, F 8 - 6  
W 11 - 6, Sat 8 - 1

[www.mcuonline.com](http://www.mcuonline.com)

**NCUA**

3350 Salt Creek Lane, Suite 100  
Arlington Heights IL 60005