



## Fee Schedule

Effective from  
September 1, 2009

Please note, some of these fees may be lower or waived entirely depending on the type of account you have. For complete terms and conditions, please refer to the Meadows Credit Union Truth-in-Savings Disclosure.

### Complimentary Services

24-hour Phone Access to Accounts	FREE
ATM Card	FREE
ATM Transactions at MCU-owned ATM	FREE
Consumer Loan Application	FREE
eAlerts and eNotifications	FREE
Health Savings Account Monthly Maintenance	FREE
HSA Visa Debit Card	FREE
Mobile Banking	FREE
Online Account Aggregation	FREE
Online Banking & Bill Pay	FREE
Online eStatements	FREE
Online Check Copies	FREE
Online Person-to-Person ACH Transfer	FREE
Online Vehicle Pricing and Buying Service	FREE
Teller Transactions	FREE
VISA Debit Card	FREE
Visa Debit Point-of-Sale Transactions	FREE
Visa Debit Point-of-Sale with Cash Back	FREE

### General

Bad Address	\$ 5 per mo.
Cashier's Checks	\$ 2 each
Coin Counting	\$ 3 visit
Copy of Important Account Notices	\$10 each
Copy of Tax Notices	\$10 each
Copy of Statement	\$10 each
Deposited Items Returned	\$10 each
Direct to Mexico	\$ 3 each
With checking	\$ 1 each
Escheat (Dormant Account)	\$30 each
Express Delivery	Carrier's Charge
Foreign Check Deposit	\$25 each
Gift Card – American Express	\$ 3.95 ea.
Gift Card –Visa	\$ 2.95 ea.
Gift Checks	\$ 2 each
History Request	\$5 per mo.
Immigration Letter	\$20 each
Money Orders	\$ 2 each
Mortgage Payoff Request	\$20 each
Notary Service	\$25 each
Stop Payment of Bank Check	\$27 each
Tax Levies	\$75 each
Travelers Cheques	\$ 1 per \$100
Travelers Cheques (2 signatures)	\$ 2 per \$100
Verification of Deposit	\$10 each
Wire Transfer/Western Union	
Incoming wire	\$10 each
Outgoing Domestic	\$20 each
Outgoing International	\$45 each

## MCU Fee Schedule *page 2*

### All Checking/Share Draft & Share Savings

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

### Insufficient Funds

*From checks, Debit/ATM card, 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 or line of credit	\$10 each

### Meadows ATM and Debit Card

Unlimited ATM usage with Savings	\$ 7 month
Unlimited ATM usage with Direct Checking	\$ 5 month
Unlimited ATM usage with Classic Checking	\$ 5 month
Debit Card Inactivity (not used within one year)	\$ 5 year
Replacement ATM or Debit Card	\$ 5 each
Copy of Sales Draft	\$25 each
ATM transaction (non-MCU owned ATMs)	\$ 2 each

### Health Savings Account

Set-up Fee	\$15
ATM Withdrawal Fee	\$ 2 each

### eMoney Transfers

Inbound Transfers into Meadows Accounts	Free
Outbound Transfers:	
Standard transfers up to \$14,999	\$ 2 each
High Limit transfers \$15,000 & up	\$ 4 each
Premium Next Day transfers/ any amount	\$ 3 each
Person-to-person email payments/ any amt.	\$1.50 each

### Loans

Returned Payment Fee	\$27 each
Single ACH Payment Processing	\$ 5 each
Payment processing fee for payments not made by direct transfer, ACH, or check	\$10 each

### Meadows Credit Union

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Your savings federally insured to at least \$250,00 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency