



# Michigan Educational Credit Union

## Service Fee Schedule

<u>TYPE OF SERVICE</u>	<u>CHARGES</u>
Account Reconciliation per Hour.....	\$25.00
Overdraft Transfer from Savings.....	\$7.00
Overdraft Line of Credit Transfer.....	\$7.00
Non-Sufficient Funds/Courtesy Pay.....	\$30.00, per item
Stop Payment.....	\$20.00
Draft Copy.....	\$1.00
Check Order.....	Varies based upon order
Outgoing Domestic Wire.....	\$20.00
Outgoing Foreign Wire.....	\$35.00
Tax Levy/Garnishment.....	\$25.00
Uncollected Funds Charge.....	\$30.00 per item, per presentment
Escheat Fee.....	\$25.00
*After 3 Years of Account Inactivity	
Replacement Debit Card/PIN.....	\$5.00
*A \$50.00 fee may apply after the fifth occurrence	
**Additional charge applicable for express mail	
Withdrawals at NON-MECU ATM Terminals.....	\$1.00
*Fee is Charged Per Withdrawal After 4 Non-MECU ATM Withdrawals	
Late Loan Payment.....	Up to \$20.00
Loan Modification/Extension.....	\$25.00
Returned Payment.....	\$15.00
Returned Mail/Bad Address.....	\$5.00, per month
Inactive Account.....	\$5.00, per month
*Inactivity Occurs After 12 Consecutive Months of No Transactions. Fee does not apply to members under the age of 26 or to any of the following accounts: Share Accounts with a combined balance greater than \$1,000, Individual Retirement Accounts, Trust Accounts, Certificates of Deposit, or Accounts with an Active Loan Product.	

<u>TYPE OF SERVICE</u>	<u>CHARGES</u>
Statement Copies.....	\$1.00 per page
Tax Form Copies.....	\$1.00 per page
Overnight Check.....	\$15.00 per mailing
*Fee may vary based upon carrier costs	
Membership Fee.....	\$1.00 at account opening
Membership Closure.....	\$5.00
*Fee applies if membership is closed within the first year	
Money Order/Cashiers Check.....	\$2.00, per item
*Fee applies in excess of 3 per day	
<b>Safe Deposit Box Fees</b>	
3x5 box.....	\$25.00 per year
3x10 box.....	\$35.00 per year
5x10 box.....	\$50.00 per year
10x10 box.....	\$85.00 per year
(Other fees may apply for drilling or lost keys)	
Non Member Check Cashing Fee.....	\$10.00, per check
*Fee applies to checks greater than \$200	
Non-Member Cash Advance.....	\$10.00
Account Forced Closure Fee.....	\$25.00
*Fee applies when a member is expelled from the Credit Union as a result in a violation listed in our Terms and Conditions Agreement	