

Online Banking	Free
Online Bill Pay	Free
Mobile Banking	Free
Telephone Teller	Free
Share Accounts	
Inactive account maintenance fee – Share account with no activity for 12 consecutive months ¹	Balance < or equal to \$50: \$0.75 per month Balance > \$50 up to \$100: \$1.50 per month
Premier and Money Market Accounts	
Average Daily Balance falls below \$500	\$5.00
Non-Sufficient Funds (NSF)	
NSF / ACH Returned Items / Uncollected Funds	\$30.00 per presentment ²
Overdraft / ATM Overdrawn Account	\$30.00 per presentment ²
Stop Payment	\$28.00 per presentment
Invalid Electronic Deposit	\$100.00 per deposit
Transfer Payment	\$5.00 per transaction ³
ATM Visa Debit	
ATM Transaction fee at MECU and CO-OP ATMs	Free
ATM Transaction fee for all others not listed above	\$3.00
ATM / Debit Card International Transaction	1% of transaction amount
Lost ATM or Visa Debit Card	\$10.00 per card
Other Fees	
Copy of Check	\$3.00 per check / Free in Online Banking
Mailed Paper Statement	\$3.00 per statement ⁴
Copy of Statement / History	\$5.00 per statement
Account Research	\$25.00 per hour ⁵
Account Reconciliation	\$25.00 per hour ⁵
Account Verification	\$25.00 per verification
Official Check	\$4.00 per check
Money Order	\$3.00 per money order
Inbound Wire – Domestic	\$8.00
Inbound Wire – International	\$10.00
Outbound Wire – Domestic	\$20.00
Garnishments / Tax Levies / Attachments / Liens	\$125.00

Fees applicable to Credit Cards, Loans, and Mortgage-related items are detailed in separate disclosure and are provided at the time application is made.

¹ Waived for Members age 18 and younger

² Maximum of five (5) ATM Overdrawn Account / NSF / ACH / Overdraft / Uncollected Funds Fees per day

³ From all deposit accounts, except CDs

⁴ Waived for Members age 60+ as well as age 17 and younger

⁵ \$25.00 Minimum