Metropolitan Services Credit Union **FEE SCHEDULE**

10/01/2014

Basic checking flat monthly fee Advantage Checking (below minimum) Advantage Checking (over 30 checks) Sr. Citizen's checking (age 55+)	\$5.00 \$3.00 \$.20 per check FREE	
NSF Fee (Non-Sufficient Funds) NSF Return Item Fee (Not Paid) Photocopy of Cancelled Checks Stop Payment Fee Automated Transfers (NSF coverage) Account Research/Reconciliation Fee Closing within 90 days or due to abuse	\$25.00 \$ 5.00 \$ 5.00 \$ 1.50 \$25.00 p	\$25.00 per hour
IRA Early Withdrawal Fee IRA Account Closing Fee		\$25.00 \$25.00
ATM Card application fee ATM Withdrawals (after 4 FREE per month) ATM Deposits (after 4 FREE per month) ATM & Debit Card Replacement Fee Foreign Currency Fee (Visa purchase)	\$1.00 \$1.00 \$10.00 2% of Tot	\$10.00
Money Mkt Withdrawal under minimum Money Mkt Withdrawal Fee	\$20.00 \$20.00	
Returned Deposit Item Stop Pmt. on Cashier's Check Foreign Item Deposit Fee Abandoned Account Fee Inactive ATM/debit card fee Direct Deposit Withdrawal Fee (Within 2 days of deposit to savings balance under \$10 Statement Copy Fee/per stmt Wire Transfer (Domestic) Wire Transfer (International) Credit Union Check (1 Free per Month) Garnishment /Levy Fee Check Cashing Fee (Savings only) Below Minimum Balance Fee	\$35.00 \$ 5.00/m \$10.00 \$5.00 \$50.00 \$2.00 \$5.00 \$5.00	\$35.00 \$10.00 \$25.00 sonth \$25.00 \$25.00
Bill Payer Monthly fee Bill Payer Return/Stop Payment Fee	\$30.00	\$5.95
Consumer Loan Document Fee Real Estate Loan Document Fee Loan Payment Late fee (over 15 days late) Loan Modification Fee Minimum Loan Fee (under \$1,000)	\$ 35.00 \$100.00 \$ 25.00 \$ 25.00	\$ 35.00

All Service Charges & Fees are subject to change.