

Metropolitan Services Credit Union

FEE SCHEDULE

10/01/2014

Basic checking flat monthly fee	\$5.00
Advantage Checking (below minimum)	\$3.00
Advantage Checking (over 30 checks)	\$.20 per check
Sr. Citizen's checking (age 55+)	FREE
NSF Fee (Non-Sufficient Funds)	\$25.00
NSF Return Item Fee (Not Paid)	\$ 5.00
Photocopy of Cancelled Checks	\$ 5.00
Stop Payment Fee	\$25.00
Automated Transfers (NSF coverage)	\$ 1.50
Account Research/Reconciliation Fee	\$25.00 per hour
Closing within 90 days or due to abuse	\$25.00
IRA Early Withdrawal Fee	\$25.00
IRA Account Closing Fee	\$25.00
ATM Card application fee	\$10.00
ATM Withdrawals (after 4 FREE per month)	\$1.00
ATM Deposits (after 4 FREE per month)	\$1.00
ATM & Debit Card Replacement Fee	\$10.00
Foreign Currency Fee (Visa purchase)	2% of Total
Money Mkt Withdrawal under minimum	\$20.00
Money Mkt Withdrawal Fee	\$20.00
Returned Deposit Item	\$35.00
Stop Pmt. on Cashier's Check	\$35.00
Foreign Item Deposit Fee	\$10.00
Abandoned Account Fee	\$25.00
Inactive ATM/debit card fee	\$ 5.00/month
Direct Deposit Withdrawal Fee	\$10.00
<small>(Within 2 days of deposit to savings balance under \$100)</small>	
Statement Copy Fee/per stmt	\$5.00
Wire Transfer (Domestic)	\$25.00
Wire Transfer (International)	\$50.00
Credit Union Check (1 Free per Month)	\$2.00
Garnishment /Levy Fee	\$25.00
Check Cashing Fee (Savings only)	\$5.00
Below Minimum Balance Fee	\$5.00
Bill Payer Monthly fee	\$5.95
Bill Payer Return/Stop Payment Fee	\$30.00
Consumer Loan Document Fee	\$ 35.00
Real Estate Loan Document Fee	\$100.00
Loan Payment Late fee (over 15 days late)	\$ 25.00
Loan Modification Fee	\$ 35.00
Minimum Loan Fee (under \$1,000)	\$ 25.00

All Service Charges & Fees are subject to change.