

**Metropolitan Services Credit Union**  
**FEE SCHEDULE**

12/19/2023

Basic checking flat monthly fee	\$5.00
Advantage checking (below minimum)	\$3.00
Advantage checking (over 30 checks)	\$.20/check
Senior citizen's checking (age 55+)	FREE
NSF fee (non-sufficient funds)	\$25.00
NSF returned 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/hour
Closing within 90 days or closed 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	\$1.00
ATM & debit card replacement fee	\$10.00
Foreign currency fee	2% of total
Money market withdrawal under minimum	\$20.00
Money market withdrawal fee	\$20.00
Returned deposit item	\$35.00
Stop payment on cashier's check	\$35.00
Abandoned account fee	\$25.00
Inactive ATM/debit card fee	\$5.00/month
Direct deposit withdrawal fee	\$10.00
Statement copy fee	\$5.00/statement
Wire transfer (domestic)	\$25.00
Credit union check (1 free per month)	\$2.00
Garnishment/levy fee	\$25.00
Check cashing fee	\$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 (15+ days past due)	\$25.00
Loan modification fee	\$35.00
Minimum loan fee (under \$1,000)	\$25.00
Remote deposit capture fee	FREE
Credit/debit card payment	2.49% of amount