

# METROPOLITAN SERVICES CREDIT UNION

## ***FEE SCHEDULE***

As of February 1<sup>st</sup>, 2020

Basic checking 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)	\$30.00
NSF fee 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	\$25.00/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 (4 free/month)	\$1.00
ATM deposits (after 4 free/month)	\$1.00
ATM and debit card replacement fee	\$10.00
Foreign currency fee	2% of total
Money market withdrawal > minimum	\$20.00
Money market withdrawal fee	\$20.00
Returned deposit item	\$35.00
Stop payment of 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/stmt
Wire transfer fee (domestic only)	\$25.00
Credit union check (1 free/month)	\$2.00
Garnishment/levy fee	\$25.00
Check cashing fee (savings only)	\$5.00
Bill payer fee	\$5.95/month
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)	\$25.00
Loan modification fee	\$35.00
Minimum loan fee (under \$1,000)	\$25.00
Remote deposit capture fee	\$.50/check

*All service charges and fees are subject to change*