

MPD COMMUNITY CREDIT UNION
FEE SCHEDULE
Effective as of March 1, 2016

Fees & Charges Disclosure	
Abandoned Property report processing fee	\$25.00
Account Reconciliation & Research (per Hour)	\$30.00
Any Negotiable Item Returned Non-Sufficient Funds/Uncollectable	\$32.00/item
Coin Counting fee	5% minimum \$5.00
Credit Union Corporate Check Payable to a Third Party	\$5.00
Fee to Payday Lender (per Check)	\$25.00
IAT Fee (International ACH Transaction/per item)	\$15.00
Legal Process Fee (e.g. Attachment, Levy, Garnishment) per Occurrence	\$100.00
Money Order (55+\$1.00)	\$2.00
Negative Balance Fee (per Day)	\$3.00
Notary (Members)	\$5.00/document
NSF or Member Privilege Items (Excluding VISA Classic Credit Card)	\$32.00
One Time Electronic Transfer Fee	\$10.00
Returned Mail Fee	\$8.00
Returned Statement Fee 1st/2nd/3rd Occurrences	\$10/\$20/\$30
Statement Copies or History Printout (per Page)	\$10.00
Visa Gift Card (per Card)	\$2.50
Visa Travel Card (per Card)	\$5.95
Wire Transfers	\$15.00
Written Verification of Deposit	\$10.00
Share Accounts	
Early Christmas Account Withdrawal	\$25.00
Excessive Share Withdrawals (6 Free per Month on Share and Vacation Club)	\$5.00/withdrawal
Super Savers (2 Free per Month)	\$2.00/withdrawal
Inactive Account Fee** (per Month)	\$12.00
IRA Transfer Fee (to another institution)	\$25.00
IRA Withdrawal Fee (1 Free/Month)	\$5.00
New Member Share Account Fee	\$1.00
Single Service Fee-Drop Below \$100 Or Less in Regular Shares During a Month/No Other Services	\$5.00
Checking Accounts	
ATM Dispute Records	Actual Cost of Charge if Incorrect
Check Printing Fee	Actual Cost
Foreign ATM Usage Fee****	\$3.00
Online Bill Pay Set-Up (free with eStatements)	\$5.00/monthly
Photocopy (Share Draft/Checking Item)	\$5.00
Pin Reorder	\$10.00
Replacement Check Card (Debit Card)	\$15.00
Rush Order Replacement Debit Card	\$50.00
Stop Payment	\$30.00
Fees and Charges associated with a Share Draft/Checking Account include transactions performed by using a Share Draft/Check or Visa Debit Card to include: <ul style="list-style-type: none"> • POS (Point of Sale) • ACH (Automated Clearing House) • ATM (Automated Teller Machine) 	
** An Inactive Account is a regular share account with: NO deposits or withdrawals for twelve (12) months; no other credit union services; a balance of less than \$100.00. Members under 18 years of age are excluded.	
**** Co-Op and Money Tower networks will not incur a fee.	