



**MID CITIES CREDIT UNION**  
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## **SCHEDULE OF FEES AND CHARGES**

(Effective January 1, 2014)

### **Teller Services**

Membership Fee.....	\$10.00
Credit Union Cashier's Check Disbursals (per item)	
Issued from Savings/Checking: .....	\$5.00
Money Orders (per item) .....	\$2.00
Statement Copy (each).....	\$10.00
Request to attempt Stop Payment of	
Credit Union issued Cashier's Check (per item) .....	\$15.00
Verification of Deposit (each).....	\$10.00
Incorrect Address / Return Mail .....	\$5.00
Account Closure Fee (within 90 days of opening) .....	\$5.00
Check Cashing .....	\$5.00
(Members with Account and Loan balances below \$250.00)	

### **Electronic Services**

Initial Card Order .....	No Charge
Card / PIN Replacement.....	\$10.00
Rush Card Issuance .....	\$25.00
ATM Cash Withdrawal from Checking or Savings from:	
Mid-Cities owned ATM .....	No Charge
CO-OP (Credit Union) ATMs .....	No Charge
All other ATMs .....	\$2.00
ATM Balance Inquiries / Transfers (each) .....	\$0.75
Overdrawn Account .....	\$30.00
Return Items deposited at ATMs (each) .....	\$30.00
Adjustments for items deposited at ATMs (each) .....	\$10.00
On-Line Loan Payment (thru Payment Center) .....	\$5 per loan
Home Banking and Bill Pay* .....	No Charge
* \$3 monthly fee is waived if at least one bill per 30 days is paid through MCCU's BillPayer	
24 Hour Voice Response.....	No Charge

### **Automated Clearing House (ACH) /**

### **Electronic Funds Transfer (EFT) Services**

Insufficient Funds (per item)	
If Item is Returned.....	\$30.00
If Item is Paid—Privilege Pay Loan.....	\$30.00
Stop Payment Request.....	\$15.00
Outgoing Wire - Domestic (per).....	\$20.00

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Outgoing Wire - International (per) .....	\$25.00
Incoming Wires .....	\$10.00
Account Inquiries/Transfers/Verify Checks Paid & Account Activity .....	No Charge

### Checking Services

Monthly Service Fee (per month) .....	No Charge
Second Chance Checking (per month) .....	\$5.00
Business Value Checking (per month) .....	\$5.00
Check Orders / Reorders .....	Varies
Rush Check Orders / Reorders w/ Overnight Delivery .....	\$25.00
Initial Order of Temporary Checks (12) .....	No Charge
Additional Request of Temporary Checks (4 Checks per page) Each Page .....	\$2.00
Copy of Paid Check (each) .....	\$3.00
Insufficient Funds (per item) If Item is Returned or Paid .....	\$30.00
Stop Payment Order - Member Checks (single check or range) .....	\$15.00
Overdraft Protection (Automatic Transfer) per transfer from Savings .....	\$5.00
from Privilege Pay Loan .....	\$30.00
Overdrawn Account .....	\$30.00
Statement Copy (each) .....	\$10.00
Account Reconciliation and / or Research (per hour) .....	\$30.00

### Miscellaneous

Inactive Account for 6 months .....	\$5.00
Return Deposit Item (deposited, cashed, or loan payment) per item .....	\$30.00
Special Handling:	
Incoming Collection Item (per item) .....	\$5.00
Foreign Collection Item Non-U.S. Dollars (per item) .....	\$10.00
IRS / State Tax Levy / Garnishment (each) .....	\$40.00
Subpoena of Records .....	Per Legal Schedule
Overnight Delivery (Fed-X) Member Request .....	\$25.00
Sending or Receiving Faxes (per page) .....	\$2.00
Photo Copying Document (per page) .....	\$1.00
Demand Request (RE Loans) .....	\$40.00
Pay Day Loan .....	\$40 (\$100 to \$500 borrowed)
Pay Day Loan .....	\$50 (\$501 to \$1,000 borrowed)
Escheat Notice .....	\$2.00
Skip a Payment (one month) .....	\$35.00 per loan
Skip a Payment (two consecutive months) .....	\$50.00 per loan
Notary (Mid Cities Member) .....	No Charge
Notary (Non-Member; Per Signature) .....	\$10.00
Loan Modification .....	\$150.00



By members' choice, your deposits are insured by American Share Insurance up to \$250,000 per account.

This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. The credit union is not insured by any state government.