

MPD COMMUNITY CREDIT UNION

FEE SCHEDULE

Effective as of June 1, 2022

Fees & Charges Disclosure	
Abandoned Property report processing fee	\$25.00
Account Closure (Within 6 Months of Opening Date)	\$25.00
Account Forced Closure	\$25.00
Account Reconciliation & Research (per Hour)	\$30.00
Any Negotiable Item Returned Non-Sufficient Funds/Uncollectable	\$34.00/item
Coin Counting fee (free with Secure Rewards Checking)	5% minimum \$5.00
Credit Union Corporate Check Payable to a Third Party (free with Secure Rewards Checking)	\$5.00
Duplicate IRS interest Statement	\$10.00
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	\$150.00
Money Order (free with Secure Rewards Checking or 55 years old+=\$1.00)	\$2.00
Notary (Members) (free with Secure Rewards Checking)	\$5.00/document
Notary (Non-Member Only)	\$25.00
NSF or Member Privilege Items (Excluding VISA Classic Credit Card)	\$34.00/item
One Time Electronic Transfer Fee (1 free monthly with Secure Rewards Checking)	\$15.00
Returned Statement/Mail Fee 1st/2nd/3rd Occurrences	\$10/\$20/\$30
Statement Copies or History Printout (per Page)	\$10.00
Stop Payment	\$34.00/item
Teller Phone Transfer Fee (Excluding Loan Payments)*	\$5.00
Visa Gift Card (per Card)	\$3.50
Wire Transfers (1 free monthly with Secure Rewards Checking)	\$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
Inactive Checking Account Fee*** (per Month)	\$12.00
Online Bill Pay Set-Up (free with Secured Rewards checking or eStatements)	\$5.00/monthly
Photocopy (Share Draft/Checking Item)	\$5.00
Pin Reorder	\$10.00
Relationship Checking**	\$2.95
	\$15.00

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Replacement Check Card (Debit Card) (1 free annually with Secure Rewards Checking)	
Rush Order Replacement Debit Card	\$50.00
Secure Rewards Checking	\$4.95
<p>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:</p> <ul style="list-style-type: none"> • POS (Point of Sale) • ACH (Automated Clearing House) • ATM (Automated Teller Machine) <p>*Transfers may be made using HomeCU (Online Credit Union) or the mobile website with no fee. ** 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. *** An Inactive Checking Account is a regular share draft account or a second chance share draft account with: NO deposits, withdrawals, or other activity for one hundred eighty (180) calendar days. **** Co-Op and Money Tower networks will not incur a fee. ***** Relationship Checking fee will be waived if member receives eStatements.</p>	
Loan Information	
Auto Gap Insurance/ADR/\$1000.00 Replacement	\$500.00
Late Payment Fee (10 or More Days Late) Excluding VISA Classic Credit Card and First Mortgage	\$30.00
Loan Extension Agreement	\$25.00
Missing Title Contact Fee (per Occurrence)	\$15.00
Mortgage Loan Late Fee	3% of payment
Mortgage Loan Payoff Letter	\$50.00
Motorcycle Gap Insurance	\$300.00
Noting of Lien	\$27.00
Refinance Application Fee (In-House refinance only)	\$30.00
Set 4 Class loan application fee	\$30.00
Skip-A-Pay Fee	\$60.00
Subordination Agreement	\$150.00
Temporary Lien Fee	\$15.00
UCC Filing Fee	Cost + \$5.00