

FEE SCHEDULE

Account Reconciliation and/or Research, Per Hour	\$20.00
ATM or Debit Transactions	
• Per Balance Inquiry, Withdrawal, Advance or Transfer at non-Metro ATMs..... (Does not apply to Metro Checking or My Reward Checking accounts)	\$2.50
• Int'l Service - Assessment (Exchange Rate fee for Foreign Visa Transactions - typically 1%)	Varies
ATM Research Fee	Varies
Bill Pay- Expedited Payment	
• Same Day ACH.....	\$15.00
• Overnight Check.....	\$15.00
Check Printing Fees	Varies
Checks Returned	
• Loan and Mortgage Payments.....	\$34.00
• Visa Payments.....	\$25.00
Club Account Early Withdrawal Fee	\$15.00
Copy of Check, Personal Money Order, Third Party	
• Metrocreditline, Payroll Share Withdrawal, Loan Disbursement.....	\$15.00
Debit/Credit Card Replacement	\$10.00
Dormant Account Reactivation	\$5.00
Escheat Fee (Abandoned Property remitted to state after no member activity for 3 years - assessed per account i.e. checking, savings)	\$50.00
External Account Transfer Fee (<i>Via Online Banking</i>)	
• Standard.....	Free
• Express.....	\$5.00
Foreign Check Collection (<i>Canadian Only</i>).....	\$12.00
Individual Retirement Accounts (IRA)	
• Annual IRA Plan Fee.....	\$15.00
• Transfer Out/Close Out Fee.....	\$25.00
Levy, Lien, Writ and Attachment (<i>Each</i>).....	\$50.00
Loan Payment by Phone	\$10.00
Maintenance Service Charge	
• Business Interest Checking.....	\$15.00
• Business Relationship Checking.....	Varies
• Business Money Market (<i>Charged if the average daily balance falls below \$2,500.00</i>).....	\$10.00
• Money Market & Online Money Market Account..... (<i>Charged if average daily balance is less than \$2000.00 and there is no associated loan product</i>)	\$5.00
• High Yield Savings Account..... (<i>Charged if the average daily balance falls below \$10,000.00.</i>)	\$25.00
• My Reward Checking (<i>Charged if no direct deposit</i>).....	\$22.00
Metro Sweep (<i>Overdraft Protection From a Deposit Source</i>)	
• Transfer Fee (<i>each</i>).....	Free
Money Order	\$5.00
Official Credit Union Check	\$5.00
Overdrafts	
• Paid NSF Fee (<i>Courtesy Pay, Courtesy Pay Plus</i>)	
Overdrafts of less than \$5.00.....	\$5.00
Overdrafts of \$5.00 or more.....	\$34.00
Paper Statement Fee- My Reward Checking	
• eStatements.....	Free
• Paper Statements (Monthly Fee).....	\$3.00
Reproduction of Statements (<i>Per Statement</i>).....	\$5.00
Share Withdrawal Fee	
• By Phone or Mail, Per Check.....	\$5.00
Stop Payment	\$30.00
Temporary Checks (<i>Minimum of 4</i>).....	\$0.25
Virtual Strong Box (<i>Via Online Banking, Fee Monthly</i>)	
• 1 GB.....	Free
• 2 GB.....	\$1.00
• 5 GB.....	\$3.00
• 10 GB.....	\$6.50
Wires	
• Incoming Wire Transfer.....	\$10.00
• Outgoing Domestic Wire Transfer.....	\$25.00
• Outgoing Foreign Wire Transfer.....	\$30.00
Additional Business Account Fees	
Night Depository Related Fees	
• Night Depository Bags (Disposable- per bag).....	\$1.00
• Night Depository Keys (Per key).....	\$1.00
Per Item Fees	
• Free Business Interest Checking (Transaction fee per item over 300).....	\$50
• Business Interest Checking (Transaction fee per item over 750).....	\$50

This Fee Schedule for all accounts sets forth fees and charges applicable as of July 31, 2024. This schedule is incorporated as part of your account agreement with the Credit Union. Fees subject to change, for current fee schedule please visit MetroCU.org

