**REVISED 06/06/2019**

**Free Checking**

No Minimum Balance

No Service Fee

**Regular Checking**

No Minimum Balance

$5.00/month service fee plus $.05/check\*

Images of checks back in statement

\*Members 55 years of age are not charged a

service fee

**Preferred Checking**

Must be at least 55 years of age

No Minimum Balance

No Service Fee

Images of checks back in statement, optional

Four boxes of checks per year free

**Money Market**

$2500 Minimum Balance

Dividends Paid

No Service Fee

6 transactions per month of which 3 can be

by check

Images of checks back in statement, optional

**E-statements**

No Charge

**ACH**

$ 10.00 – Each time & Set-up of

 incoming/outgoing ACH

 (same day or next day) \*

$10.00 – Recurring and scheduled

 incoming/outgoing ACH

 (one-time set-up fee, no recurring

 fee; same day or next day) \*

$ 5.00 – Temporary stop of a recurring

incoming/outgoing ACH (per

occurrence) \*

**\*ACH fees do not apply to incoming loan**

 **payments to MCFCU**

**Debit Advances**

**1% convenience fee** for debit advances

**$5000.00 – Maximum Cash Out Per Week**

**Schedule of Fees**

$ .25 – prints & copies (black & white)

$ 1.00 – prints & copies (colored)

$ .25 – Membership fee

$ .50 – per page for fax

$ 1.00 – address correction fee

$ 1.00 – ATM fee (only if not our ATM)

$ 1.00 – excess transaction fee on MM, S1

$ 1.00 – per cashier’s check fee

$ 1.00 – per extra statement copy

$ 3.00 – gift card purchase

$ 5.00 – travel card purchase

$25.00 – draft collection fee

$ 5.00 – inactive dormant acct. fee/

 per month of inactivity>1 yr.

$15.00 – outgoing wire fee

$40.00 – outgoing international wire fee

$ 5.00 – Credit Union to Credit Union Xfer

 (if other CU is a Millennium member)

$20.00 – IRA Annual Fee

$10.00 – ESA Annual Fee

$10.00 – IRA/ESA Closing Fee

$20.00 – HSA Annual Fee

$ .25 – per copy of paid draft

$ 3.00 – per automatic computer transfer

**$20.00 – per stop payment** request

**$25.00 – per overdraft**

**$25.00 – per item returned NSF**

$ 10.00 – cash-a-plenty fee, per loan

$ 10.00 – late payment fee

$ 25.00 – loan payment extension fee

$ 75.00 – one-time Escrow Administration Fee

1.0% of loan balance ($250 min, $1,000 max)

 – Real Estate Origination

1.0% of loan balance $250 min, $1,000 max)

 – Real Estate Interest Modification

**NON-MEMBER CHK CASHING FEE**

$ 5.00 MINIMUM OR 1% OF CHECK

$25.00 – Processing Fee (Writs & Levies)

**Safety Deposit Boxes**

$20 per year – Small (3” x 5”)

$30 per year – Medium (3” x 10”)

$40 per year – Large (5” x 10”)