

Mountain Credit Union Fee Schedule

Effective: June 1, 2010

Checking Account Services	
Maintenance Fee (Personal Checking)*	\$5.00 per month * waived with Direct Deposit
Maintenance Fee (Business Checking)	\$25.00 per month
Insufficient Funds Fee (NSF)	\$25.00 per item
Overdraft Protection PLUS	\$25.00 per item
Stop Payment Fee	\$25.00 per item/\$50.00 for a sequential range of cks
Check Printing Charge	Prices vary depending on style
BillPayer Payment/Check Copy	\$20.00
BillPayer Excessive Payment Fee	
ATM and Debit Card Services	
ATM/Debit Card PIN Reminder	\$3.00
ATM/Debit Card Reissue Fee	\$5.00
ATM/Debit Overdraft Fee	\$25.00
ATM Foreign Card Surcharge	\$1.50
Loan Fees	
State of NC Lien Recording Fee	Actual amt. charged by State of NC
State of NC UCC1 Filing Fee	Actual amt. charged by State of NC
Late Loan Fee	4% of monthly payment*
<i>*If you are 15 days or more late in making payment, you will be charged a fee of 4% of your monthly loan payment amount.</i>	
Research / Information	
Interim Statement Fee*	\$5.00
Statement Copy Fee*	\$5.00 per statement
Check Copy Fee*	\$5.00 per check
Photocopy of CU Check Fee	\$5.00 per copy
Verification of Deposit Request Fee	\$10.00 each
Account Reconciliation/Research Fee	\$25.00 per hour
<i>*These items are available via MCU@NYTIME on our website, www.mountaincu.org at no charge.</i>	
Other Services	
Deposit Item Return Fee	\$10.00 per item
Member Check Cashing Fee (Less than \$125/Share balance and no other services)	\$5.00 per check
Non-member Check Cashing Fee	\$5.00 per check
Official Check Fee/3 rd Party CU Check Fee	\$3.00 each
Money Order Fee	\$1.00 per money order
Travelers Check Fee	\$1.00 per \$100 TC
Commercial Money Order Fee	Varies by amount
Undeliverable Mail Fee	\$2.00 per returned item
Account Closure Fee	\$25.00 if closed within 90 days
Express Delivery Fee	Varies by location
Levies/Garnishments	\$25.00 each
Wire Transfer Fee – Domestic	\$15.00 each
Wire Transfer Fee – International	\$35.00 each
Inactive Account Fee*	\$5.00 a month.
<i>*Applies to inactive accounts with balances of less than \$100 and no member initiated activity after one year. Fee waived for members under 18 years of age.</i>	
Safe Deposit Box Fees (where available)	
3 x 5 Safe Deposit Box Rental	\$20.00 annually
3 x 10 Safe Deposit Box Rental	\$25.00 annually
5 x 10 Safe Deposit Box Rental	\$30.00 annually
10 x 10 Safe Deposit Box Rental	\$45.00 annually
Lock Change	\$60 - \$70 plus mileage
Drill Lock	\$35 plus lock/labor/mileage