

MemberFocus Community Credit Union

Relationship-based Fees and Benefits

Effective February 1, 2020

SERVICES	Silver	Gold	Platinum
Secure Checking Program	\$4.95 per month	\$4.95 per month	\$4.95 per month
Checking Printing	\$10.00/box for standard box-one per year	\$10.00/box for standard box-one per year	\$10.00/box for standard box-one per year
Overdraft Protection			
-Within Same Account	\$2.00/transfer	\$1.00/transfer	no fee
-From Another Account	\$15.00/transfer	\$10.00/transfer	\$5.00/transfer
-From Approved Line of Credit	no fee	no fee	no fee
-Courtesy pay fee	\$30.00/item	\$30.00/item	\$30.00/item
NSF Fee	\$30.00/item	\$30.00/item	\$30.00/item
Stop Payment	\$25.00/item	\$25.00/item	\$25.00/item
Chargeback of Deposited Items	\$5.00/item	\$4.00/item	\$3.00/item
Chargeback of Deposited Items (Self Drawn)	\$22.00/item	\$20.00/item	\$18.00/item
Chargeback of Re-deposited Items	\$15.00/item	\$15.00/item	\$15.00/item
Copies			
-Checks/Statements	\$2.00/page	\$1.50/page	\$1.00/page
-Checks/Statements via Member Connect	no fee	no fee	no fee
-Money Orders	\$12.00/item	\$12.00/item	\$12.00/item
Foreign Items			
-Processing/Collections	\$5.00/item	\$5.00/item	\$5.00/item
Wire Transfers			
-Outgoing (Domestic)	\$20.00/transfer	\$20.00/transfer	\$20.00/transfer
-Outgoing (International)	\$40.00/transfer	\$40.00/transfer	\$40.00/transfer
-Incoming	\$5.00/transfer	\$2.50/transfer	no fee
ATM/Debit Cards			
-MemberFocus or CO-OP Network ATMs	no fee	no fee	no fee
-All other ATMs*	\$2.00/transaction	\$2.00/transaction	\$2.00/transaction
-ATM Balance Inquiries	\$2.00/transaction	\$2.00/transaction	\$2.00/transaction
-ATM Transfers between accounts	\$1.00/transaction	\$1.00/transaction	\$1.00/transaction
-Lost Card Reissuance Fee	\$10.00/card 1st time lost \$20.00/card after 1st replacement	\$10.00/card 1st time lost \$20.00/card after 1st replacement	\$10.00/card 1st time lost \$20.00/card after 1st replacement
-ATM/Debit Rush Fee	\$35.00/card	\$35.00/card	\$35.00/card
Other Services			
Paper Statements	\$2.00/month	\$2.00/month	\$2.00/month
Audio Teller	no fee	no fee	no fee
Online Banking	no fee	no fee	no fee
Bill Payment	\$4.95/month	\$4.95/month	\$4.95/month
Bill Payment with E-statements	no fee	no fee	no fee
Inactive Bill Payment (After 3 months)	\$15.00	\$15.00	\$15.00
Money Orders	\$2.00/item	\$2.00/item	\$2.00/item
Cashier's Checks	\$2.00/item	\$2.00/item	\$2.00/item
Dormancy Fee-after one year of inactivity	\$25.00/month	\$25.00/month	\$25.00/month
Escheat Fee	\$50.00	\$50.00	\$50.00
Cash Non-Member On Us Checks	\$5.00	\$5.00	\$5.00
Vehicle History Report	\$15.00	\$15.00	\$15.00
Vehicle History Report with pre-approval	no fee	no fee	no fee
GAP Insurance on Vehicle Loans	\$439.00	\$439.00	\$439.00
Mechanical Repair Coverage on Vehicle Loans	based on vehicle specifications	based on vehicle specifications	based on vehicle specifications
Research Fee	\$20.00/hour	\$20.00/hour	\$20.00/hour
Account Verification	\$5.00	\$5.00	\$5.00
Returned Mail Fee	\$5.00	\$5.00	\$5.00
Garnishment	\$50.00	\$50.00	\$50.00
Foreign Cash Ordering Fee	\$15.00	\$15.00	\$15.00
Title Fee- if member doesn't provide	\$35.00	\$35.00	\$35.00
Subordination Fee	\$75.00	\$75.00	\$75.00
Third Party Payments	\$3.00	\$3.00	\$3.00
Real Estate Appraisal Fee (If loan is not closed)	\$350.00	\$350.00	\$350.00
Early Account Closing	\$5.00 within 1st 6 months	\$5.00 within 1st 6 months	\$5.00 within 1st 6 months

* Some ATM owners, not in CO-OP Network, may charge a fee called a surcharge to access their ATMs.

