

**MERCO CREDIT UNION SCHEDULE OF FEES**

<b>ACCOUNT RECONCILIATION/RESEARCH</b>	<b>Fee</b>
Account Research (per hour)/min. 1 hour	\$20
Account History Printout	\$2
Statement Copy (per statement period)	\$3
<b>DEBIT CARDS</b>	<b>Fee</b>
Card Replacement	\$5
NSF (recurring) per presentment	\$29
NSF Overdraft (Opt-in Required) per presentment	\$29
<b>DEPOSIT ACCOUNTS</b>	<b>Fee</b>
<b>All Account Types</b>	
Returned Deposit Item (ea.)	\$15
<b>Holiday Club</b>	
Early Withdrawal (per withdrawal)	\$5
<b>IRA(Traditional,Roth) Educ. Savings Acct.</b>	
Closure Fee	\$20
<b>Money Management Accounts</b>	
Excess Withdrawal (>3 per month)	\$10

**EFFECTIVE 03/01/2022**

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<b>CHECKING (PERSONAL)</b>	<b>Fee</b>
Monthly Service Charge (avg. daily bal less than \$250) (2) (3)	\$5
Returned Deposit Item (ea.)	\$15
<b>CHECKING (ALL TYPES)</b>	<b>Fee</b>
Check Order	Varies
Check Copies (2 copies per month free)	\$3
Courtesy Pay Overdraft Paid per presentment	\$29
NSF Check/Draft/ACH Unpaid per presentment	\$29
Stop Payment (Check/Draft/ACH) 1 item or range	\$20
Temporary Checks (8 checks) First set free to new accts.	\$5
<b>CHECKING (BUSINESS/NON-PROFIT)</b>	<b>Fee</b>
Monthly Service Charge	\$15
Returned Deposit Item (ea.)	\$22
<b>CHECK CASHING</b>	<b>Fee</b>
Member (Savings + loan or active cking.)	Free
(Savings only w/bal less than \$250)	\$5
Non-Member (On-Us)	\$5

<b>MONETARY INSTRUMENTS/ACH/WIRES</b>		<b>Fee</b>
ACH Stop Payments (ea.)		\$20
ACH NSF per presentment		\$29
Money Orders		\$4
Official Checks payable to 3rd parties		\$4
Official Checks - Stop Payment		\$20
Wire Transfers Incoming (All)		\$10
Wire Transfers Outgoing (Domestic)		\$20
Wire Transfers Outgoing (Foreign)		\$40
<b>SUMMIT ACCOUNTS</b>		<b>Fee</b>
Must have recurring direct deposit		
Checks (up to 4 boxes yearly)		<i>FREE</i>
ATM/Debit Card Replacement		<i>FREE</i>
Money Order (3 per month free)		\$4
Official Check payable to 3rd party (3 per month free)		\$4
Personal Checking Monthly Fee		<i>FREE</i>
Telephone Transactions		<i>FREE</i>

<b>OTHER FEES</b>		<b>Fee</b>
Dormant Account (1) (2)		\$5
Levy/Garnishment (per notice)		\$25
Membership Open		\$5
Membership Close (if closed within 6 months of open)		\$20
Returned Mail		\$5
Telephone Transactions/Inquiries		\$1
VOD's (Verification of Deposits)		\$5
<b>CONSUMER LOANS</b>		<b>Fee</b>
Returned Loan or Credit Card Payment per item		\$15
DMV Fees		actual cost
Skip A Loan Payment		\$35
International Transport Letter		\$25

(1) Dormant Account = Balance under \$100 and no activity for one year.

(2) Waived under 18 years of age

(3) Waived with Paperless E-Statement Enrollment