

# Motor City Co-op Credit Union FEE SCHEDULE

As of March 18, 2008

### Account Fees

- Returned Item Fee (Any Reason) ..... \$25.00 Each
- Items Cleared with Overdraft Privilege ..... \$ 25.00 Each
- Transfer for Overdraft  
Line of Credit/Savings ..... \$1.00 Each
- Stop Payment Fee (EFT or Check) ... \$15.00/Request  
\$30.00/Series
- History of Account Fee ..... \$ 2.00/Page
- Temporary Check Fee ..... \$ 2.00/Sheet
- Member Certified Check Fee ..... \$5.00 Each
- Check Inquiry Fee ..... \$1.00 Each
- Check Photocopy Fee ..... \$5.00 Each
- Balance Inquiry Fee ..... \$1.00 Each
- Account Reconciliation/  
Research Fee ..... \$20.00/Hour
- Multiple Payee Corporate  
Check Fee ..... \$3.00 Each

### Other Service Fees

- Deposited Item Return Fee ..... \$25.00 Each
- Wire Transfer Fee (Incoming) ..... No Fee
- Wire Transfer Fee (Outgoing) ..... \$25.00/Transfer
- Western Union Wire Fee ..... \$21.00/Minimum Wire
- Money Order Fee ..... \$2.00 Each
- Travelers Check Fee  
Checks for One ..... \$1.00/\$100.00  
Checks for Two ..... \$2.00/\$100.00  
Gift Checks ..... \$2.00 Each
- VISA Gift Cards ..... \$3.95 Each
- Legal Process Fee ..... \$25.00 Each
- Check Cashing Fee ..... \$2.00 Each  
(\$2.00 fee will be waived if member has a minimum of \$100 in savings or any other product or service)
- Business Account Fee ..... \$35.00/Month
- Check Withdrawal by Mail Fee ..... \$2.00/Check
- Account Closed within 1<sup>st</sup> Year ..... \$10.00
- Mail Return  
Address Change/Re-mail ..... \$1.00 Each
- Canadian check Handling ..... \$5.00 Each  
(Canadian Checks drawn on non-U.S. banks)
- FAX  
Single Page incoming/outgoing ..... \$3.00  
Each Additional Page ..... \$1.00
- Inactive Account Fee ..... \$5.00/Month  
Inactive means 12 months below \$300 balance without activity)
- Telephone Transfer Fee ..... \$2.00/Transfer  
(Does not include Speedy Line or ATM)
- SC24 – CO-OP Network – Family Service  
Centers Fee ..... \$1.00 Each
- Non-Member Loan Application ..... \$10.00 Each

### EFT Fees (ATM or Debit Card)

- ATM Withdrawal/Transfer Fee ..... \$2.00/Transaction  
(At non Motor City or non Co-op Network ATMs)
- Additional or Replacement Card Fee ... \$ 5.00 Each
- PIN Replacement Fee ..... \$5.00/PIN
- Overdrawn Account Fee ..... \$25.00 Each
- Transfer or Overdraft  
Line of Credit/Savings ..... \$1.00 Each
- Balance Inquiry Fee ..... \$2.00 Each  
(At non Motor City or non Co-op Network ATMs)
- ATM Deposit Adjustments ..... Max \$6.00 Each  
(Deposit amounts incorrectly entered by member)
- Rush Order Card Replacement Fee .... \$30.00 Each
- MasterCard International Service Assessment Fee (up to 1% of the U.S. dollar amount of the transaction for foreign transactions)

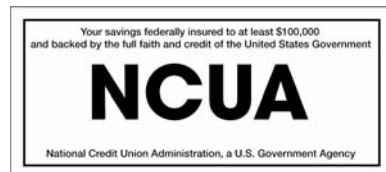
### VISA/MasterCard

- Card or PIN Replacement Fee ..... \$5.00 Each
- Immediate or Temporary  
Increase Fee ..... \$5.00 Each
- Copy of Statement Fee ..... \$2.00 Each
- Copy of Draft Request Fee ..... \$5.00 to \$25.00
- Automatic Bill Payment  
Setup fee for funds deducted from  
Motor City Co-op Credit Union ..... No Fee
- Funds deducted from another  
Financial Institution-one time only ..... \$5.00 Each
- Change Fee (any type) ..... \$2.00 Each
- Returned Payment Fee ..... \$25.00 Each
- Telephone Payment Transfer Fee ..... \$2.00 Each
- Rush Order Card Replacement Fee .... \$30.00 Each
- Late Payment Fee ..... \$15.00 Each
- Over the Limit Fee ..... \$15.00 Monthly
- Lettercheck Returned Check Fee ..... \$25.00 Each
- Lettercheck Stop Payment Fee ..... \$15.00 Each
- VISA International Service Assessment Fee (1% of the U.S. dollar amount of the transaction for foreign transactions)
- MasterCard International Service Assessment Fee (up to 1% of the U.S. dollar amount of the transaction for foreign transactions)

### Share Value/Membership Fee

- Par Value of One Share ..... \$10.00
- One Time Membership Fee ..... \$3.00

The rates appearing in this Schedule are accurate as of the Last Dividend Declaration Date indicated on this Truth-In-Lending Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.



Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government

## MOTOR CITY CO-OP CREDIT UNION

37321 Garfield Road  
Clinton Township, MI 48036-2052  
Phone: (800) 328-8051  
Fax: (586) 228-8982

3151 Gratiot Avenue  
Detroit, MI 48207-2335  
Phone: (800) 328-8051

25141 Hoover Road  
Warren, MI 48089-1145  
Phone: (800) 328-8051

28421 Utica Road  
Roseville, MI 48066-2532  
Phone: (800) 328-8051