



Motor City Co-op Credit Union
 37321 Garfield Road
 Clinton Township, MI 48036-2052
 800-328-8051
 Fax: 586-228-8982

FEE SCHEDULE
As of December 15, 2017

Share Value/Membership Fee

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

Account Fees

- Account closed within 1st year..... \$10.00
- ACH Origination Fee..... \$10.00
- Bad Address Fee..... \$5.00/month
- Balance Inquiry Fee..... \$1.00 each
- Check Inquiry Fee..... \$1.00 each
- Check Photocopy Fee..... \$5.00 each
- Check Withdrawal by Mail Fee..... \$2.00 per check
- Copy of Statement Fee..... \$2.00 per page
- Deposited Item Return Fee..... \$28.00 each
- Dormancy Fee..... \$50.00/month
(Dormant means 12 months with no activity)
- IRA Maintenance Fee..... \$25.00 per year
- Items Cleared with Overdraft Tolerance... \$28.00 each
- Member Certified Check Fee..... \$3.00 each
stamped- \$5.00 each
- Multiple Payees Corporate Check Fee..... \$3.00 each
- Paper Statement Fee..... \$3.00 per statement
- Reconciliation/Research Fee..... \$20.00 per hour
- Returned Item Fee (Any Reason) \$28.00 each
- Stop Payment Fee (EFT or Check)..... \$28.00/per
\$56.00/series
- Telephone Transfer Fee..... \$2.00/transfer
(Does not include Speedy Line or ATM)
- Temporary Check Fee..... \$2.00/sheet
- Transfer for Overdraft
Line of Credit/Savings..... \$1.00 each
- Verification of Deposit..... \$25.00 each

VISA/MasterCard

- Automatic Bill Payment
Setup fee for funds deducted from
Motor City Co-op Credit Union No Fee
- Card or PIN Replacement Fee \$5.00 each
- Change Fee (any type) \$2.00 each
- Copy of Draft Request Fee \$5.00 to \$25.00
- Copy of Statement Fee \$2.00 each
- Funds deducted from another Financial
Institution-one time only \$5.00 each
- Immediate or Temporary
Increase Fee \$5.00 each
- Late Payment Fee
Up to, but not greater than \$35.00
- Lettercheck Returned Check Fee \$28.00 each
- Lettercheck Stop Payment Fee \$15.00 each
- Over the Limit Fee No Fee
- Returned Payment Fee \$28.00 each
- Rush Order Card Replacement Fee..... \$30.00 each
- Telephone Payment Transfer Fee \$2.00 each
- VISA International Service Assessment Fee (1% of the
U.S. dollar amount of the transaction for foreign transactions
with currency conversion—0.8% with no currency conversion)
- MasterCard International Service Assessment Fee (up to
1% of the U.S. dollar amount of the transaction for foreign
transactions)

Other Service Fees

- Canadian check handling \$5.00 each
(Canadian checks drawn on non-U.S. banks)
- 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)
- Coin Processing Fee..... 5% of total
- FAX
Single Page incoming/outgoing \$3.00
Each Additional Page \$1.00
- Legal Process Fee \$50.00 each
- Money Order Fee \$2.00 each
- SC24 – CO-OP Network – Family
Service Centers Fee \$1.00 each
- VISA Gift Cards \$3.95 Each
- Wire Transfer Fee (Incoming) No Fee
- Wire Transfer Fee (Outgoing) \$25.00/transfer

EFT Fees (ATM or Debit Card)

- Additional or Replacement Card Fee \$ 5.00 each
- ATM Deposit Adjustments Max \$6.00 each
(Deposit amounts incorrectly entered by member)
- ATM Withdrawal/Transfer Fee \$2.00/transaction
(At non Motor City or non CO-OP Network ATMs)
- Balance Inquiry Fee \$2.00 each
(At non Motor City or non CO-OP Network ATMs)
- MasterCard International Service Assessment Fee (up to
1% of the U.S. dollar amount of the transaction for foreign
transactions)
- Overdrawn Account Fee \$28.00 each
- PIN Replacement Fee \$5.00/PIN
- Rush Order Card Replacement Fee \$30.00 each
- Transfer or Overdraft from
Line of Credit/Savings \$1.00 each
(At non Motor City or non CO-OP Network ATMs)

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 \$250,000 and backed by the full faith and credit of the United States Government.