



**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 April 1, 2016**

**Share Value/Membership Fee**

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

**Account Fees**

- Account closed within 1<sup>st</sup> 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
- Deposited Item Return Fee..... \$28.00 each
- Dormancy Fee..... \$50.00/month  
 (Dormant means 12 months with no activity)
- History of Account Fee..... \$2.00 per page
- 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
- 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
- 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.