

FEE SCHEDULE for Consumer Accounts

Account Reconciliation and/or Research, Per Hour	\$20.00
ATM or Debit Transactions	
• Per Balance Inquiry, Withdrawal, Advance or Transfer at non-Metro ATMs	\$2.50
• Per denial transaction at non-Metro ATMs	\$0.50
Debit/Credit Card Replacement	\$10.00
ATM Research Fee	Varies
Bill Pay- Expedited Payment	
• Same Day ACH	\$15.00
• Overnight Check	\$15.00
Check Printing Fees	Varies
Checks Returned	
• Deposited or Cashed on Account	\$7.00
• Loan and Mortgage Payments	\$32.00
Copy of Check, Personal Money Order, Third Party	
• Metrocreditline, Payroll Share Withdrawal, Loan Disbursement	\$15.00
Abandoned Property (Escheat Fee, No Activity for 3 years)	\$50.00
Dormant Account Reactivation	\$5.00
Early Withdrawal Fee from Club Account	\$15.00
Virtual Strongbox (Via Online Banking, Fee Monthly)	
• 1 GB	Free
• 2 GB	\$1.00
• 5 GB	\$3.00
• 10 GB	\$6.50
External Account Transfer Fee (Via Online Banking)	Free
Foreign Check Collection (Canadian Only)	\$10.00
Inactivity Fee (Per Month Fee Assessed After Three Months of Inactivity)	
• Checking Accounts	\$12.00
Individual Retirement Accounts (IRA)	
• Annual IRA Plan Fee	\$15.00
• Transfer Out/Close Out Fee	\$25.00
Levy, Lien, Writ and Attachment (Each)	\$50.00
Loan Payment by Phone	\$10.00
Low Balance Fee	
• Maintenance Fee, Membership Savings/Secondary Savings	\$2.00
<i>(Fee if the average daily balance falls below \$150.00 and there is no associated loan product.)</i>	
• Money Market	\$5.00
<i>(Fee if the average daily balance falls below \$2000.00 and there is no associated loan product.)</i>	
• High Yield Savings	\$25.00
<i>(If at any time during the month the end of the day balance falls below \$10,000.00.)</i>	
Metro Overdraft Transfer (Overdraft Protection From a Deposit Source)	
• Transfer Fee (each)	\$5.00
Money Order	\$3.00
Monthly Maintenance Fee	
• My Reward Checking (Without recurring direct deposit to the My Reward Checking account)	\$22.00
NSF Fee (Insufficient Funds)	
Checking, ATM/Debit, EFT, MMA, Metrocreditline, Home Equity Line of Credit	\$34.00
Official Credit Union Check	\$5.00
Overdraft Protection Annual Fee	\$25.00
Paid NSF Fee (Courtesy Pay, Courtesy Pay Plus)	
• Overdrafts of less than \$5.00	\$5.00
• Overdrafts of \$5.00 or more	\$34.00
Paper Statement Fee- My Reward Checking	
• eStatements	Free
• Paper Statements (Monthly Fee)	\$3.00
Reproduction of Statements (Per Statement)	\$5.00
Share Withdrawal Fee	
• By Phone or Mail, Per Check	\$3.00
Stop Payment	\$30.00
Temporary Checks (Minimum of 4)	\$0.25
Incoming Wire Transfer	\$10.00
Zelle	Free
Outgoing Domestic Wire Transfer	\$25.00
Outgoing Foreign Wire Transfer	\$30.00
This Fee Schedule for all accounts sets forth fees and charges applicable as of November 30, 2020. This schedule is incorporated as part of your account agreement with the Credit Union. Fees subject to change, for current fee schedule please visit MetroCU.org	

