

Account Reconciliation and/or Research, Per Hour	\$20.00	Monthly Maintenance Fee	
ATM or Debit Transactions		<ul style="list-style-type: none"> • Advantage Checking (<i>Combined month-end balances less than \$2,500.00</i>) 	\$11.00
<ul style="list-style-type: none"> • Per Balance Inquiry, Withdrawal, Advance or Transfer at non-Metro ATM's 	\$2.50	<ul style="list-style-type: none"> • eChecking (<i>Without recurring direct deposit</i>) 	\$11.00
<ul style="list-style-type: none"> • Per denial transaction at non-Metro ATM's 	\$0.50	<ul style="list-style-type: none"> • My Reward Checking (<i>Without recurring direct deposit</i>) 	\$22.00
ATM/Debit/Credit Card Replacement	\$10.00	<ul style="list-style-type: none"> • Prestige Checking (<i>Combined month-end balances less than \$25,000.00</i>) 	\$27.00
ATM Research Fee	Varies	<ul style="list-style-type: none"> • Value Checking (<i>Average daily balance less than \$500.00</i>) 	\$6.00
Bill Pay- Expedited Payment		NSF Fee (Insufficient Funds)	
<ul style="list-style-type: none"> • Same Day ACH 	\$15.00	<ul style="list-style-type: none"> • Checking, ATM/Debit, EFT, MMA, Metrocreditline, Home Equity Line of Credit 	\$32.00
<ul style="list-style-type: none"> • Overnight Check 	\$15.00	<ul style="list-style-type: none"> • Members with Silver Checking 	\$5.00
Check Printing Fees	Varies	Official Credit Union Check	\$5.00
Checks Returned		Overdraft Protection Annual Fee	\$25.00
<ul style="list-style-type: none"> • Deposited or Cashed on Account 	\$7.00	Paid NSF Fee (Courtesy Pay, Courtesy Pay Plus)	
<ul style="list-style-type: none"> • Loan and Mortgage Payments 	\$32.00	<ul style="list-style-type: none"> • Transactions of \$10.00 or less 	Fee equal to amount of overdraft
Copy of Check, Personal Money Order, Third Party		<ul style="list-style-type: none"> • Transactions over \$10.00 	\$32.00
<ul style="list-style-type: none"> • Metrocreditline, Payroll Share Withdrawal, Loan Disbursement 	\$15.00	Paper Statement Fee- My Reward Checking	
Abandoned Property (Escheat Fee, No Activity for 3 years)	\$50.00	<ul style="list-style-type: none"> • eStatements 	Free
Dormant Account Reactivation	\$5.00	<ul style="list-style-type: none"> • Paper Statements (<i>Monthly Fee</i>) 	\$3.00
Early Withdrawal Fee from Club Account or Homebuyer Savings Account	\$15.00	PopMoney	
eChecking 10 Check Free (For Every Check Over 10)	\$1.00	<ul style="list-style-type: none"> • Standard 	Free
<ul style="list-style-type: none"> • For each transaction (<i>Checks, Telephone, Online & Preauthorized Transfers</i>) over 6 	\$10.00	<ul style="list-style-type: none"> • Express 	\$5.00
eSafety Box (Via Online Banking, Fee Monthly)		Reproduction of Statements (Per Statement)	\$5.00
<ul style="list-style-type: none"> • 1 GB 	Free	Share Withdrawal Fee	
<ul style="list-style-type: none"> • 2 GB 	\$1.00	<ul style="list-style-type: none"> • By Phone or Mail, Per Check 	\$3.00
<ul style="list-style-type: none"> • 5 GB 	\$3.00	Stop Payment	\$30.00
<ul style="list-style-type: none"> • 10 GB 	\$6.50	Temporary Checks (Minimum of 4)	\$0.25
Excessive Transaction Fee (Applies to all Money Market and Savings Accounts)		Western Union Fees	Varies
<ul style="list-style-type: none"> • For Each Transaction (<i>Checks, Telephone, Online & Preauthorized Transfers</i>) over 6 	\$10.00	Incoming Wire Transfer	\$10.00
External Account Transfer Fee (Via Online Banking)		Outgoing Domestic Wire Transfer	\$25.00
<ul style="list-style-type: none"> • Standard 	Free	Outgoing Foreign Wire Transfer	\$30.00
<ul style="list-style-type: none"> • Express 	\$5.00		
Foreign Check Collection (Canadian Only)	\$10.00		
Inactivity Fee (Per Month Fee Assessed After Three Months of Inactivity)			
<ul style="list-style-type: none"> • Checking Accounts 	\$12.00		
Individual Retirement Accounts (IRA)			
<ul style="list-style-type: none"> • Annual IRA Plan Fee (<i>No Fee for Educational IRA's</i>) 	\$15.00		
<ul style="list-style-type: none"> • Transfer Out/ Close Out Fee 	\$25.00		
Levy, Lien, Writ and Attachment (Each)	\$50.00		
Loan Payment by Phone	\$10.00		
Low Balance Fee			
<ul style="list-style-type: none"> • Maintenance Fee, Regular Savings/Secondary Savings (<i>Fee if month-end balance is less than \$150.00 and there is no associated loan product or the member is not a Plus, Preferred, or Premier Advantage Member</i>) 	\$2.00		
<ul style="list-style-type: none"> • Money Market & Online Money Market Account (<i>Fee if month-end balance is less than \$2,000.00 and no associated loan product</i>) 	\$5.00		
<ul style="list-style-type: none"> • High Yield Savings Account – (<i>If at any time during the month the end of the day balance falls below \$10,000.00</i>) 	\$25.00		
Metro Sweep (Overdraft Protection From a Deposit Source)			
<ul style="list-style-type: none"> • Transfer Fee (<i>each</i>) 	\$5.00		
Money Order	\$3.00		

This Fee Schedule for all accounts sets forth fees and charges applicable as of December 1, 2016. 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



FEE SCHEDULE for SMART Accounts

Account Reconciliation and/or Research, Per Hour	\$20.00	NSF Fee (Insufficient Funds)	
ATM or Debit Transactions		<ul style="list-style-type: none"> Checking, ATM/Debit, EFT, MMA, Metrocreditline, Home Equity Line of Credit 	\$32.00
<ul style="list-style-type: none"> Per Balance Inquiry, Withdrawal, Advance or Transfer at non-Metro ATM's 	\$2.50	Official Credit Union Check	\$5.00
<ul style="list-style-type: none"> Per denial transaction at non-Metro ATM's 	\$0.50	Overdraft Protection Annual Fee	\$25.00
ATM/Debit/Credit Card Replacement	\$10.00	Paid NSF Fee (Courtesy Pay, Courtesy Pay Plus)	
ATM Research Fee	Varies	<ul style="list-style-type: none"> Transactions of \$10.00 or less 	Fee equal to amount of overdraft
Bill Pay- Expedited Payment		<ul style="list-style-type: none"> Transactions over \$10.00 	\$32.00
<ul style="list-style-type: none"> Same Day ACH 	\$15.00	Paper Statement Fee- My Reward Checking	
<ul style="list-style-type: none"> Overnight Check 	\$15.00	<ul style="list-style-type: none"> eStatements 	Free
Check Printing Fees	Varies	<ul style="list-style-type: none"> Paper Statements (Monthly Fee) 	\$3.00
Checks Returned		Popmoney	
<ul style="list-style-type: none"> Deposited or Cashed on Account 	\$7.00	<ul style="list-style-type: none"> Standard 	Free
<ul style="list-style-type: none"> Loan and Mortgage Payments 	\$32.00	<ul style="list-style-type: none"> Express 	\$5.00
Copy of Check, Personal Money Order, Third Party		Reproduction of Statements (Per Statement)	\$5.00
<ul style="list-style-type: none"> Metrocreditline, Payroll Share Withdrawal, Loan Disbursement 	\$15.00	Share Withdrawal Fee	
Abandoned Property (Escheat Fee, No Activity for 3 years)	\$50.00	<ul style="list-style-type: none"> By Phone or Mail, Per Check 	\$3.00
Dormant Account Reactivation	\$5.00	Stop Payment	\$30.00
eSafety Box (Via Online Banking, Fee Monthly)		Temporary Checks (Minimum of 4)	\$0.25
<ul style="list-style-type: none"> 1 GB 	Free	Western Union Fees	Varies
<ul style="list-style-type: none"> 2 GB 	\$1.00	Incoming Wire Transfer	\$10.00
<ul style="list-style-type: none"> 5 GB 	\$3.00	Outgoing Domestic Wire Transfer	\$25.00
<ul style="list-style-type: none"> 10 GB 	\$6.50	Outgoing Foreign Wire Transfer	\$30.00
Excessive Transaction Fee (Applies to all Money Market and Savings Accounts)			
<ul style="list-style-type: none"> For Each Transaction (Checks, Telephone, Online & Preauthorized Transfers) over 6 	\$10.00		
External Account Transfer Fee (Via Online Banking)			
<ul style="list-style-type: none"> Standard 	Free		
<ul style="list-style-type: none"> Express 	\$5.00		
Foreign Check Collection (Canadian Only)	\$10.00		
Levy, Lien, Writ and Attachment (Each)	\$50.00		
Loan Payment by Phone	\$10.00		
Metro Sweep (Overdraft Protection From a Deposit Source)			
<ul style="list-style-type: none"> Transfer Fee (each) 	\$5.00		
Money Order	\$3.00		

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FEE SCHEDULE for Business Accounts

Account Reconciliation and/or Research, Per Hour	\$20.00	Metro Sweep (<i>Overdraft Protection From a Deposit Source</i>)	
ATM or Debit Transactions		• Transfer Fee (Each)	\$5.00
• Per Balance Inquiry, Withdrawal, Advance or Transfer at non-Metro ATM's	\$2.50	Money Order	\$3.00
• Per denial transaction at non-Metro ATM's	\$0.50	Monthly Maintenance Fee	
ATM/Debit/Credit Card Replacement	\$10.00	• Business Interest Checking	\$15.00
ATM Research Fee	Varies	• Business Relationship Checking	Varies
Bill Pay- Expedited Payment		Night Depository Related Fees	
• Same Day ACH	\$15.00	• Night Depository Bags (Disposable-per bag)	\$1.00
• Overnight Check	\$15.00	• Night Depository Keys (Per key)	\$1.00
Business Online Banking	Free	NSF Fee (Insufficient Funds Fee)	\$32.00
Business Online Bill Pay	Free	Official Credit Union Check	\$5.00
Check Printing and Supplies Fees	Varies	Outgoing Domestic Wire Transfer	\$25.00
Checks Returned		Outgoing Foreign Wire Transfer	\$30.00
• Deposited or Cashed on Account	\$7.50	Overdraft Protection Annual Fee	\$25.00
• Uncollected Funds	\$32.00	Paid NSF (<i>Courtesy Pay, Courtesy Pay Plus</i>)	
• Loan and Mortgage Payments	\$32.00	• Transactions of \$10.00 or less	Fee Equal to Amount of Overdraft
• Special Handling	\$32.00	• Transactions over \$10.00	\$32.00
Commercial RDC- Monthly Fee	\$35.00	Per Item Fees	
Copy of Check, Personal Money Order, Third Party	\$15.00	• Free Business Interest Checking (Transaction fee per item over 300)	\$5.00
Abandoned Property (<i>Escheat Fee, No Activity for 3 years</i>)	\$50.00	• Business Interest Checking (Transaction fee per item over 750)	\$5.00
Dormant Account Reactivation	\$5.00	Popmoney	
eSafety Box (<i>Via Online Banking, Fee Monthly</i>)		• Standard	Free
• 1 GB	Free	• Express	\$5.00
• 2 GB	\$1.00	Reproduction of Statements (<i>Per Statement</i>)	\$5.00
• 5 GB	\$3.00	Share Withdrawal (<i>By Phone or Mail, Per Check</i>)	\$3.00
• 10 GB	\$6.50	Stop Payment	\$30.00
Excessive Transaction Fee (<i>Applies to all Money Market and Savings Accounts</i>)		Temporary Checks (<i>Minimum of 4</i>)	\$0.25
• For each transaction (checks, telephone, online & preauthorized transfers) over 6	\$10.00	Western Union Fees	Varies
External Account Transfer Fee (<i>Via Online Banking</i>)			
• Standard	Free		
• Express	\$5.00		
Foreign Check Collection (<i>Canadian Only</i>)	\$10.00		
Inactivity Fee (<i>Per Month Fee Assessed After Three Months of Inactivity</i>)			
• Checking Accounts	\$12.00		
Incoming Wire Transfer	\$10.00		
Legal Processing			
• Government Levy	\$50.00		
• Trustee Attachment	\$50.00		
• All Other Legal Services	\$50.00		
Loan Payment by Phone	\$10.00		
Low Balance Fee			
• Business Savings Account if Average Daily Balance (during the statement period) is less than \$250.00 and there is no associated loan product	\$2.50		
• Business Money Market Account if Average Daily Balance (during the statement period) is less than \$2500.00 and there is no associated loan product	\$10.00		
Merchant Credit Card Services	Varies		

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