

Account Reconciliation and/or Research, Per Hour	\$20.00	Metro Sweep (Overdraft Protection From a Deposit Source)	
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	• Advantage Checking (Combined month-end balances less than \$2,500.00)	\$11.00
ATM Research Fee	Varies	• eChecking (Without recurring direct deposit)	\$11.00
Bill Pay- Expedited Payment		• My Reward Checking (Without recurring direct deposit)	\$22.00
• Same Day ACH	\$15.00	• Prestige Checking (Combined month-end balances less than \$25,000.00)	\$27.00
• Overnight Check	\$15.00	• Value Checking (Average daily balance less than \$500.00)	\$6.00
Check Printing Fees	Varies	NSF Fee (Insufficient Funds)	
Checks Returned		• Checking, ATM/Debit, EFT, MMA, Metrocreditline, Home Equity Line of Credit	\$32.00
• Deposited or Cashed on Account	\$7.00	• Members with Silver Checking	\$5.00
• Loan and Mortgage Payments	\$32.00	Official Credit Union Check	\$5.00
Copy of Check, Personal Money Order, Third Party		Overdraft Protection Annual Fee	\$25.00
• Metrocreditline, Payroll Share Withdrawal, Loan Disbursement	\$15.00	Paid NSF Fee (Courtesy Pay, Courtesy Pay Plus)	
Abandoned Property (Escheat Fee, No Activity for 3 years)	\$50.00	• Transactions of \$10.00 or less	Fee equal to amount of overdraft
Dormant Account Reactivation	\$5.00	• Transactions over \$10.00	\$32.00
Early Withdrawal Fee from Club Account or Homebuyer Savings Account	\$15.00	Paper Statement Fee- My Reward Checking	
eChecking 10 Check Free (For Every Check Over 10)	\$1.00	• eStatements	Free
• For each transaction (Checks, Telephone, Online & Preauthorized Transfers) over 6	\$10.00	• Paper Statements (Monthly Fee)	\$3.00
eSafety Box (Via Online Banking, Fee Monthly)		PopMoney	
• 1 GB	Free	• Standard	Free
• 2 GB	\$1.00	• Express	\$5.00
• 5 GB	\$3.00	Reproduction of Statements (Per Statement)	\$5.00
• 10 GB	\$6.50	Share Withdrawal Fee	
Excessive Transaction Fee (Applies to all Money Market and Savings Accounts)		• By Phone or Mail, Per Check	\$3.00
• For Each Transaction (Checks, Telephone, Online & Preauthorized Transfers) over 6	\$10.00	Stop Payment	\$30.00
External Account Transfer Fee (Via Online Banking)		Temporary Checks (Minimum of 4)	\$0.25
• Standard	Free	Western Union Fees	Varies
• Express	\$5.00	Incoming Wire Transfer	\$10.00
Foreign Check Collection (Canadian Only)	\$10.00	Outgoing Domestic Wire Transfer	\$25.00
High Yield Savings Account (Minimum Withdrawal Fee if Withdrawal is Less Than \$10,000.00)	\$25.00	Outgoing Foreign Wire Transfer	\$30.00
Inactivity Fee (Per Month Fee Assessed After Three Months of Inactivity)			
• Checking Accounts	\$12.00		
Individual Retirement Accounts (IRA)			
• Annual IRA Plan Fee (No Fee for Educational IRA's)	\$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, Regular Savings/Secondary Savings (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)	\$2.00		
• Money Market & Online Money Market Account (Fee if month-end balance is less than \$2,000.00 and no associated loan product)	\$5.00		
• High Yield Savings Account – (If at any time during the month the end of the day balance falls below \$10,000.00)	\$25.00		

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

<p>Account Reconciliation and/or Research, Per Hour \$20.00</p> <p>ATM or Debit Transactions</p> <ul style="list-style-type: none"> • Per Balance Inquiry, Withdrawal, Advance or Transfer at non-Metro ATM's \$2.50 • Per denial transaction at non-Metro ATM's \$0.50 <p>ATM/Debit/Credit Card Replacement \$10.00</p> <p>ATM Research Fee Varies</p> <p>Bill Pay- Expedited Payment</p> <ul style="list-style-type: none"> • Same Day ACH \$15.00 • Overnight Check \$15.00 <p>Check Printing Fees Varies</p> <p>Checks Returned</p> <ul style="list-style-type: none"> • Deposited or Cashed on Account \$7.00 • Loan and Mortgage Payments \$32.00 <p>Copy of Check, Personal Money Order, Third Party</p> <ul style="list-style-type: none"> • Metrocreditline, Payroll Share Withdrawal, Loan Disbursement \$15.00 <p>Abandoned Property (Escheat Fee, No Activity for 3 years) \$50.00</p> <p>Dormant Account Reactivation \$5.00</p> <p>eSafety Box (Via Online Banking, Fee Monthly)</p> <ul style="list-style-type: none"> • 1 GB Free • 2 GB \$1.00 • 5 GB \$3.00 • 10 GB \$6.50 <p>Excessive Transaction Fee (Applies to all Money Market and Savings Accounts)</p> <ul style="list-style-type: none"> • For Each Transaction (Checks, Telephone, Online & Preauthorized Transfers) over 6 \$10.00 <p>External Account Transfer Fee (Via Online Banking)</p> <ul style="list-style-type: none"> • Standard Free • Express \$5.00 <p>Foreign Check Collection (Canadian Only) \$10.00</p> <p>High Yield Savings Account (Minimum Withdrawal Fee if Withdrawal is Less Than \$10,000.00) \$25.00</p> <p>Levy, Lien, Writ and Attachment (Each) \$50.00</p> <p>Loan Payment by Phone \$10.00</p> <p>Metro Sweep (Overdraft Protection From a Deposit Source)</p> <ul style="list-style-type: none"> • Transfer Fee (each) \$5.00 <p>Money Order \$3.00</p>	<p>NSF Fee (Insufficient Funds)</p> <ul style="list-style-type: none"> • Checking, ATM/Debit, EFT, MMA, Metrocreditline, Home Equity Line of Credit \$32.00 <p>Official Credit Union Check \$5.00</p> <p>Overdraft Protection Annual Fee \$25.00</p> <p>Paid NSF Fee (Courtesy Pay, Courtesy Pay Plus)</p> <ul style="list-style-type: none"> • Transactions of \$10.00 or less Fee equal to amount of overdraft • Transactions over \$10.00 \$32.00 <p>Paper Statement Fee- My Reward Checking</p> <ul style="list-style-type: none"> • eStatements Free • Paper Statements (Monthly Fee) \$3.00 <p>Popmoney</p> <ul style="list-style-type: none"> • Standard Free • Express \$5.00 <p>Reproduction of Statements (Per Statement) \$5.00</p> <p>Share Withdrawal Fee</p> <ul style="list-style-type: none"> • By Phone or Mail, Per Check \$3.00 <p>Stop Payment \$30.00</p> <p>Temporary Checks (Minimum of 4) \$0.25</p> <p>Western Union Fees Varies</p> <p>Incoming Wire Transfer \$10.00</p> <p>Outgoing Domestic Wire Transfer \$25.00</p> <p>Outgoing Foreign Wire Transfer \$30.00</p>
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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 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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