

<b>Account Reconciliation and/or Research, Per Hour</b>	<b>\$20.00</b>	<b>Monthly Maintenance Fee</b>	
<b>ATM or Debit Transactions</b>		<ul style="list-style-type: none"> <li>Advantage Checking (<i>Combined month-end balances less than \$2,500.00</i>)</li> </ul>	<b>\$11.00</b>
<ul style="list-style-type: none"> <li>Per Balance Inquiry, Withdrawal, Advance or Transfer at non-Metro ATM's</li> </ul>	<b>\$2.50</b>	<ul style="list-style-type: none"> <li>eChecking (<i>Without recurring direct deposit</i>)</li> </ul>	<b>\$11.00</b>
<ul style="list-style-type: none"> <li>Per denial transaction at non-Metro ATM's</li> </ul>	<b>\$0.50</b>	<ul style="list-style-type: none"> <li>My Reward Checking (<i>Without recurring direct deposit</i>)</li> </ul>	<b>\$22.00</b>
<b>ATM/Debit/Credit Card Replacement</b>	<b>\$10.00</b>	<ul style="list-style-type: none"> <li>Prestige Checking (<i>Combined month-end balances less than \$25,000.00</i>)</li> </ul>	<b>\$27.00</b>
<b>ATM Research Fee</b>	<b>Varies</b>	<ul style="list-style-type: none"> <li>Value Checking (<i>Average daily balance less than \$500.00</i>)</li> </ul>	<b>\$6.00</b>
<b>Bill Pay- Expedited Payment</b>		<b>NSF Fee (Insufficient Funds)</b>	
<ul style="list-style-type: none"> <li>Same Day ACH</li> </ul>	<b>\$15.00</b>	<ul style="list-style-type: none"> <li>Checking, ATM/Debit, EFT, MMA, Metrocreditline, Home Equity Line of Credit</li> </ul>	<b>\$32.00</b>
<ul style="list-style-type: none"> <li>Overnight Check</li> </ul>	<b>\$15.00</b>	<ul style="list-style-type: none"> <li>Members with Silver Checking</li> </ul>	<b>\$5.00</b>
<b>Check Printing Fees</b>	<b>Varies</b>	<b>Official Credit Union Check</b>	<b>\$5.00</b>
<b>Checks Returned</b>		<b>Overdraft Protection Annual Fee</b>	<b>\$25.00</b>
<ul style="list-style-type: none"> <li>Deposited or Cashed on Account</li> </ul>	<b>\$7.00</b>	<b>Paid NSF Fee (Courtesy Pay, Courtesy Pay Plus)</b>	
<ul style="list-style-type: none"> <li>Loan and Mortgage Payments</li> </ul>	<b>\$32.00</b>	<ul style="list-style-type: none"> <li>Transactions of \$10.00 or less</li> </ul>	<b>Fee equal to amount of overdraft</b>
<b>Copy of Check, Personal Money Order, Third Party</b>		<ul style="list-style-type: none"> <li>Transactions over \$10.00</li> </ul>	<b>\$32.00</b>
<ul style="list-style-type: none"> <li>Metrocreditline, Payroll Share Withdrawal, Loan Disbursement</li> </ul>	<b>\$15.00</b>	<b>Paper Statement Fee- My Reward Checking</b>	
<b>Abandoned Property (Escheat Fee, No Activity for 3 years)</b>	<b>\$50.00</b>	<ul style="list-style-type: none"> <li>eStatements</li> </ul>	<b>Free</b>
<b>Dormant Account Reactivation</b>	<b>\$5.00</b>	<ul style="list-style-type: none"> <li>Paper Statements (<i>Monthly Fee</i>)</li> </ul>	<b>\$3.00</b>
<b>Early Withdrawal Fee from Club Account or Homebuyer Savings Account</b>	<b>\$15.00</b>	<b>PopMoney</b>	
<b>eChecking 10 Check Free (For Every Check Over 10)</b>	<b>\$1.00</b>	<ul style="list-style-type: none"> <li>Standard</li> </ul>	<b>Free</b>
<ul style="list-style-type: none"> <li>For each transaction (<i>Checks, Telephone, Online &amp; Preauthorized Transfers</i>) over 6</li> </ul>	<b>\$10.00</b>	<ul style="list-style-type: none"> <li>Express</li> </ul>	<b>\$5.00</b>
<b>eSafety Box (Via Online Banking, Fee Monthly)</b>		<b>Reproduction of Statements (Per Statement)</b>	<b>\$5.00</b>
<ul style="list-style-type: none"> <li>1 GB</li> </ul>	<b>Free</b>	<b>Share Withdrawal Fee</b>	
<ul style="list-style-type: none"> <li>2 GB</li> </ul>	<b>\$1.00</b>	<ul style="list-style-type: none"> <li>By Phone or Mail, Per Check</li> </ul>	<b>\$3.00</b>
<ul style="list-style-type: none"> <li>5 GB</li> </ul>	<b>\$3.00</b>	<b>Stop Payment</b>	<b>\$30.00</b>
<ul style="list-style-type: none"> <li>10 GB</li> </ul>	<b>\$6.50</b>	<b>Temporary Checks (Minimum of 4)</b>	<b>\$0.25</b>
<b>Excessive Transaction Fee (Applies to all Money Market and Savings Accounts)</b>		<b>Western Union Fees</b>	<b>Varies</b>
<ul style="list-style-type: none"> <li>For Each Transaction (<i>Checks, Telephone, Online &amp; Preauthorized Transfers</i>) over 6</li> </ul>	<b>\$10.00</b>	<b>Incoming Wire Transfer</b>	<b>\$10.00</b>
<b>External Account Transfer Fee (Via Online Banking)</b>		<b>Outgoing Domestic Wire Transfer</b>	<b>\$25.00</b>
<ul style="list-style-type: none"> <li>Standard</li> </ul>	<b>Free</b>	<b>Outgoing Foreign Wire Transfer</b>	<b>\$30.00</b>
<ul style="list-style-type: none"> <li>Express</li> </ul>	<b>\$5.00</b>		
<b>Foreign Check Collection (Canadian Only)</b>	<b>\$10.00</b>		
<b>Inactivity Fee (Per Month Fee Assessed After Three Months of Inactivity)</b>			
<ul style="list-style-type: none"> <li>Checking Accounts</li> </ul>	<b>\$12.00</b>		
<b>Individual Retirement Accounts (IRA)</b>			
<ul style="list-style-type: none"> <li>Annual IRA Plan Fee (<i>No Fee for Educational IRA's</i>)</li> </ul>	<b>\$15.00</b>		
<ul style="list-style-type: none"> <li>Transfer Out/ Close Out Fee</li> </ul>	<b>\$25.00</b>		
<b>Levy, Lien, Writ and Attachment (Each)</b>	<b>\$50.00</b>		
<b>Loan Payment by Phone</b>	<b>\$10.00</b>		
<b>Low Balance Fee</b>			
<ul style="list-style-type: none"> <li>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>)</li> </ul>	<b>\$2.00</b>		
<ul style="list-style-type: none"> <li>Money Market &amp; Online Money Market Account (<i>Fee if month-end balance is less than \$2,000.00 and no associated loan product</i>)</li> </ul>	<b>\$5.00</b>		
<ul style="list-style-type: none"> <li>High Yield Savings Account – (<i>If at any time during the month the end of the day balance falls below \$10,000.00</i>)</li> </ul>	<b>\$25.00</b>		
<b>Metro Sweep (Overdraft Protection From a Deposit Source)</b>			
<ul style="list-style-type: none"> <li>Transfer Fee (<i>each</i>)</li> </ul>	<b>\$5.00</b>		
<b>Money Order</b>	<b>\$3.00</b>		

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](http://metrocu.org)

