



**FEE SCHEDULE**  
**Effective April 1, 2024**

The fees in this schedule are accurate and effective for accounts as of April 1, 2024.  
 If you have any questions or require current fee information, please contact us at:  
 P.O. Box 161527, Duluth, MN 55816, memberservice@membersccu.org, or 800-296-8871.

**SHARE AND CHECKING SERVICES**

Membership share .....	\$5.00
Inactive account (per month) <sup>1</sup> .....	\$5.00
Low balance, members aged 19+ with balances below \$50.00 and no other accounts (per month) .....	\$5.00
Low balance, money market accounts with balances below \$250.00 (per month).....	\$3.00
Insufficient funds/overdraft service – check, debit, ACH, EFT (per item, per presentment).....	\$28.00
Uncollected funds .....	\$28.00
Foreign insufficient funds.....	\$45.00
Foreign drafts..... current exch. rate +	\$10.00
Stop payment (per item) .....	\$10.00
Stop payment (group).....	\$15.00
Revoke single stop payment .....	\$10.00
Revoke group stop payment.....	\$15.00
Corporate/personal check copy (per draft) .....	\$3.00
Check printing.....	prices vary

**ELECTRONIC SERVICES**

Bank to bank wire – domestic.....	\$20.00
Incoming wire.....	\$5.00
Debit/ATM card replacement.....	\$5.00
<u>ATM out-of-network (per month)</u>	
≤2 transactions .....	\$0.00
>3 transactions (each).....	\$2.00
<u>Bill Pay</u>	
Next day delivery .....	\$14.95
Two-day delivery.....	\$9.95
Insufficient funds.....	\$20.00

**LOAN SERVICES**

Loan payment – due date change .....	\$25.00
Telephone payment.....	\$9.99
Skip a payment.....	\$25.00
Returned loan payment .....	\$28.00
<u>Online Payment</u>	
Guest user .....	\$9.99
Registered user .....	\$0.00
Line of credit advance (per advance) <sup>2</sup> .....	\$10.00
Mortgage loan – modification <sup>3</sup> .....	\$250.00/1%
Mortgage loan – payment recast.....	\$250.00

**BUSINESS SERVICES**

<u>Business check volume (per month)<sup>4</sup></u>	
≤ 50 items .....	\$10.00
> 50 items .....	\$20.00
> 50 items (Business non-profit).....	\$5.00
≤ 10 items (EcoChoice®).....	\$0.00
Insufficient funds/overdraft service – check, debit, ACH, EFT (per item, per presentment).....	\$28.00
Uncollected funds .....	\$28.00
ACH origination .....	\$20.00
Business same day ACH (per day) .....	\$5.00
<u>Business remote deposit capture (per month)</u>	
Loan relationship	
<\$100,000.....	\$75.00
>\$100,000 to ≤\$250,000 .....	\$50.00
>\$250,000 to ≤\$500,000 .....	\$30.00
>\$500,000.....	\$0.00
Deposit relationship	
≤\$500,000.....	\$75.00
>\$500,000.....	\$0.00

**MISCELLANEOUS SERVICES**

Cashier's check (per draft) .....	\$5.00
Check cashing fee (nonmember, on us) .....	\$5.00
Incorrect address returned mail (one time) .....	\$5.00
Levy/garnishment.....	\$75.00
Gift card.....	\$3.00
Travel card .....	\$4.00
Gift currency/check envelopes (each).....	\$0.10
Zipper bags – non-locking <sup>5</sup> .....	\$5.00
Zipper bags – locking <sup>5</sup> .....	\$30.00
Account reconciliation (per hour).....	\$15.00
Account research (per hour, first hour free) .....	\$15.00
Statement printing (per copy).....	\$5.00
Notary services (nonmember).....	\$5.00
<u>Photocopies</u>	
First page.....	\$0.50
Each additional page .....	\$0.25
<u>Fax</u>	
First page.....	\$2.00
Each additional page .....	\$1.00

**SAFE DEPOSIT BOX**

<u>Annual Rent*</u>	
2 x 5 .....	\$25.00
3 x 5 .....	\$30.00
5 x 5 .....	\$50.00
3 x 10 .....	\$60.00
5 x 10 .....	\$70.00
10 x 10 .....	\$100.00
Drilling of box.....	\$270.00
Missed drilling appointment.....	\$25.00
Late payment.....	\$25.00
Replacement key (each) .....	\$15.00

\*Rental costs are automatically debited from member accounts annually. Boxes rented during the year are prorated on an individual basis.

<sup>1</sup> An inactive account is one where:  
 • The total held in all accounts owned by the members as of the last day of the month is less than \$175.00;

• Member has had no transactions on any account for the past 12 months; and  
 • Member has no active loan(s) with the credit union.  
 An indirect member account is considered inactive the month following closure of the loan.

<sup>2</sup> Not applicable to consumer home equity lines of credit.  
<sup>3</sup> The fee is the greater of \$250.00 or 1% of the loan balance.  
<sup>4</sup> Does not include VISA™ check or EFT items.  
<sup>5</sup> The first bag is free for business accounts.