



MSGCU Business Fee Schedule Effective January 1, 2012

Business Savings Account Fees

Monthly Maintenance*\$5.00

*Maintenance fee waived with an average daily
balance greater than \$5,000

Per Debit or Credit (first 50 free).....\$.30

Organizational Checking Account Fees

Monthly Maintenance.....No Charge

Per Debit or Credit (first 100 free).....\$.25

Conventional Checking Account Fees

Monthly Maintenance (based on account balance):

\$0 - \$2,499.99.....\$15.00

\$2,500.00+.....No Charge

Per Debit or Credit (first 300 free).....\$.25

Other Business Account Fees

Internet Banking.....No Charge

Online Bill Pay (for up to 15 bills/mth).....\$4.75/mth

Online Bill Pay (over 15 bills/mth).....\$.35 per item

Online Bill Pay – Expedited Electronic Payment.....\$10.00

Online Bill Pay – Expedited Overnight Check Payment.....\$15.00

Wire Transfers:

Outgoing Domestic Wire Transfers.....\$20.00

Outgoing Foreign Wire Transfers.....\$30.00

Incoming Wire Transfers.....No Charge

Corporate Drafts**\$2.00

**Free if payable to the member or if for an amount
over \$10,000

Money Orders.....\$2.00

Large Coin/Currency Deposit:

(Deposit exceeding 200 bills or 10 rolls of coin).....\$3.00

(Deposit exceeding 500 bills or 50 rolls of coin).....\$10.00

Night Depository (per month).....\$20.00

Deposit Bags (each).....\$2.00

Copy of Check (per check).....\$2.00



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Other Business Account Fees (continued)

Check Printing.....	Varies by Style
Travelers Cheques (per \$100).....	\$1.00
Travelers Cheques for two (per \$100).....	\$1.00
Stop Payment (Check, ACH or Internet Transaction).....	\$25.00
Stop Payment (consecutive series).....	\$30.00
Non-Sufficient Funds (NSF) (per item) (Check or ACH).....	\$30.00
Overdraft (per day).....	\$25.00
Return Deposit Item.....	\$20.00
Checkbook Balancing (per hour).....	\$25.00
Account Research (per hour).....	\$25.00
Account Printout (per page).....	\$1.00
Statement Copy (per page, per document copy).....	\$2.00
Starter Checks (per page).....	\$1.00
Overdraft Transfer (per automated item).....	\$2.00
Check by Phone.....	\$5.00
Returned Mail.....	\$5.00
Foreign Item Collection.....	\$35.00
Foreign Item Processing.....	\$1.00
Legal Processing (Garnishments/Levies/Subpoenas/Affidavits).....	\$50.00
Mailing Charges.....	Cost of Mailing
Dormant Account (per quarter).....	\$15.00
(Inactive at 12 months, charge begins at 12 months)	
Escheat.....	\$50.00



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