



**MSGCU Fee Schedule  
Effective January 1, 2012**

**ATM/Debit Card Fees**

Copy of Sales Draft for Debit Card .....	\$6.00
Deposits and inquiries .....	No Charge
Replacement Debit Card.....	\$5.00
Withdrawal and transfer transactions at ATMs we do not own or operate* .....	\$2.00
*Members with net payroll deposit or with an average balance of \$700 receive four free transactions per month	

**Savings and Checking Account Fees**

Account Closing Fee (Membership level; if closed during the first year) .....	\$5.00
Account Printout (per page) .....	\$1.00
Account Reconciliation (per hour) .....	\$25.00
Account Re-opening Fee (Membership level; if depositing less than \$400) .....	\$25.00
Check printing .....	Varies by Style
Copy of check (per check).....	\$2.00
Courtesy Pay (per item).....	\$30.00
Foreign Item Deposit Processing.....	\$1.00
Non-Sufficient Funds (NSF) (per item).....	\$30.00
Overdraft Transfer (per automated item) .....	\$2.00
Return Deposit Item .....	\$20.00
Starter Checks (per page) .....	\$1.00
Stop Payment (Consecutive Series).....	\$30.00
Stop Payment.....	\$25.00

**Credit Card Fees**

Copy of Sales Draft .....	\$6.00
Late Payment.....	\$25.00
Over Limit.....	No Charge
Replacement Card .....	\$5.00

**Loan Fees**

Late charge .....	Varies by Type
Lien Verification .....	\$7.00
Loan Extension .....	\$35.00
Mortgage Pre-Approval.....	\$25.00
Rate Modification.....	\$25.00
Skip-a-Pay .....	\$35.00
Title Processing Fee .....	\$15.00

**Safe Deposit Boxes**

5 x 5 Box .....	\$35.00
3 x 10 Box .....	\$45.00
5 x 10 Box .....	\$55.00
10 x 10 Box .....	\$95.00
Lost Key Replacement (per key) .....	\$10.00
Late Rental Payment (after 30 days) .....	\$5.00
Re-drilling .....	Cost of Re-drilling

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MICHIGAN  
SCHOOLS & GOVERNMENT  
CREDIT UNION



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**Other Fees (continued)**

Account Research (per hour) .....	\$25.00
Check by Phone .....	\$5.00
Corporate Drafts** .....	\$2.00
**Free if payable to the member or if for an amount over \$10,000	
Dormant Account (per quarter) .....	\$15.00
(Inactive at 12 months, charge begins at 12 months)	
Escheat .....	\$50.00
Gift Card (each card) .....	\$5.00
Incoming Wire Transfers .....	No Charge
Internet Banking .....	No Charge
Legal Processing (Garnishments/Levies/Subpoenas/Affidavits) .....	\$50.00
Mailing Charges .....	Cost of Mailing
Member Connect .....	No Charge
Money Orders .....	\$2.00
Online Bill Pay – Expedited Electronic Payment .....	\$10.00
Online Bill Pay – Expedited Overnight Check Payment .....	\$15.00
Online Bill Pay .....	No Charge
Outgoing Domestic Wire Transfers .....	\$20.00
Outgoing Foreign Wire Transfer .....	\$30.00
Returned Mail .....	\$5.00
Statement Copy (per page per document) .....	\$2.00
Travelers Cheques (per \$100) .....	\$1.00
Travelers Cheques for two (per \$100) .....	\$1.00



Federally insured  
by NCUA