

MICHIGAN



SCHOOLS & GOVERNMENT
CREDIT UNION

Business Fee Schedule
Effective March 18, 2014

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

Payment Processing Fees

Transfer from MSGCU Account	No Charge
Automated ACH Payment	No Charge
MSGCU QuickPay ACH Payment	No Charge
MSGCU QuickPay Debit Card Payment	\$2.95
MSGCU QuickPay Credit Card Payment	\$15.00
MSGCU QuickPay Call Center Payment	\$15.00

Other Business Account Fees

Account Research (per hour)	\$25.00
Account Printout (per page)	\$1.00
Check Printing	Varies by Style
Checkbook Balancing (per hour)	\$25.00
Copy of Check (per check)	\$2.00
Corporate Drafts*	\$3.00
*Free if payable to the member or if for an amount over \$10,000	
Deposit Bags (each)	\$2.00
Dormant Account (per quarter) (Inactive at 12 months, charge begins at 12 months)	\$15.00
Escheat	\$50.00



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Other Business Account Fees (continued)

Foreign Item Collection	Varies
Incoming Wire Transfers (Domestic or Foreign)	\$5.00
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
Legal Processing	
(Garnishments/Levies/Subpoenas/Affidavits)	\$50.00
Mailing Charges	Cost of Mailing
Money Orders	\$3.00
Night Depository (per month)	\$20.00
Non-Sufficient Funds (NSF) (per item)	
(Check or ACH)	\$30.00
Online 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
Outgoing Domestic Wire Transfers	\$20.00
Outgoing Foreign Wire Transfer	\$40.00
Overdraft Transfer (per automated item)*	\$3.00
*Members receive one free overdraft transfer per month	
Overdraft (per day)	\$25.00
Return Deposit Item	\$20.00
Returned Mail	\$5.00
Statement Copy (per page, per document copy)	\$2.00
Starter Checks (per page)	\$1.00
Stop Payment	\$28.00
Stop Payment (Consecutive Series)	\$30.00
Travelers Cheques (per \$100)	\$1.00
Travelers Cheques for two (per \$100)	\$1.00



Federally insured
by NCUA