

MICHIGAN

SCHOOLS & GOVERNMENT
CREDIT UNION



Fee Schedule Effective November 1, 2014

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 (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 (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, 6 fees per day maximum).....	\$30.00
Fresh Start Checking (per month).....	\$15.00
Non-Sufficient Funds (NSF) (per item).....	\$30.00
Overdraft Transfer (per automated item)*.....	\$3.00
*Members receive one free overdraft transfer per month	
Return Deposit Item.....	\$20.00
Starter Checks (per page).....	\$1.00
Stop Payment.....	\$28.00
Stop Payment (Consecutive Series).....	\$30.00

Credit Card Fees

Document Copy.....	\$6.00
Late Payment.....	\$25.00
Over Limit.....	No Charge
Replacement Card.....	\$5.00
Returned Payment.....	\$20.00
Rush Fee.....	\$15.00

Loan Fees

Home Equity Subordination.....	\$200.00
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.....	\$15.00

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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

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

Other Fees

Account Research (per hour)	\$25.00
Check Cashing (Non-Member Only)	\$10.00
Corporate Drafts*	\$3.00
*Free if payable to the member or if for an amount over \$10,000	
Deposit Collection Processing (Domestic or Foreign).....	\$10.00
Dormant Account (per quarter)	\$15.00
(Inactive at 12 months, charge begins at 12 months)	
Escheat	\$50.00
Foreign Item Collection	Varies
Gift Card (each card).....	\$5.00
Incoming Wire Transfers (Domestic or Foreign).....	\$5.00
IRA Trustee to Trustee Transfer	\$25.00
Legal Processing	
(Garnishments/Levies/Subpoenas/Affidavits)	
Mailing Charges	Cost of Mailing
Manual Processing of Obsolete or Damaged Checks	\$5.00
Member Connect.....	No Charge
Mobile Deposit	No Charge
Money Orders.....	\$3.00
Online Banking	No Charge
Online Bill Pay	No Charge
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
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