



**Business Fee Schedule**

Effective January 1, 2018

**Business Savings Account Fees**

Monthly Maintenance*	\$5.00
*Maintenance fee waived with an ave. daily balance greater than \$5,000	
Per Debit or Credit (first 50 free)	\$0.30
Savings and Money Market Withdrawal Limit (Regulation D, per quarter)	\$5.00

**Organizational Checking Account Fees**

Monthly Maintenance	No Charge
Per Debit or Credit (first 100 free)	\$0.25

**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)	\$0.25

**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	\$10.00
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
Consumer Loan Rate Modification	\$35.00
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
Foreign Item Collection	Varies
Incoming Wire Transfers (Domestic or Foreign)	\$5.00
Large Coin/Currency Deposit	
Deposit exceeding 200 bills or 10 rolls of coins	\$3.00
Deposit exceeding 500 bills or 50 rolls of coins	\$10.00
Legal Processing (Garnishments/Levies/Subpoenas/Affidavits)	\$75.00

**Other Business Account Fees (continued)**

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).....	\$0.35 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.....	\$50.00
Overdraft Transfer (per automated item)* .....	\$4.00
*Members receive one free overdraft transfer per month	
Overdraft (per day).....	\$25.00
Return Deposit Item.....	\$25.00
Returned Mail.....	\$5.00
Statement Copy (per page, per document copy).....	\$3.00
Starter Checks (per page).....	\$1.00
Stop Payment.....	\$30.00
Stop Payment (Consecutive Series).....	\$35.00
Travelers Cheques (per \$100).....	\$1.00
Travelers Cheques for two (per \$100).....	\$1.00