



MICHIGAN
Schools & Government
CREDIT UNION

Fee Schedule
Effective January 1, 2026

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 Non-MSGCU and Non-CO-OP Network ATMs*	\$2.00
*Members with net payroll deposit or an average balance of \$700 receive four free transactions per month at Non-MSGCU and Non-CO-OP Network ATMs.	

Savings and Checking Account Fees

Account Printout (per page)	\$1.00
Account Reconciliation (per hour)	\$25.00
Check Printing	Varies by Style
Copy of Check (per check)	\$2.00
Courtesy Pay*	

- With \$250+ monthly direct deposit
Charged per item once account is overdrawn by \$50
4 fees per day max
- Without \$250+ monthly direct deposit
Charged per item once account is overdrawn by \$5
6 fees per day max

*Fresh Start Checking is not eligible for Courtesy Pay

Fresh Start Checking (per month)	\$5.00
Membership Closing (if closed during the first year).....	\$5.00
Membership Re-opening (if depositing less than \$400)..	\$25.00
Non-Sufficient Funds (NSF) (per item) (Check or ACH)*:	

- With \$250+ monthly direct deposit
- Without \$250+ monthly direct deposit

*If the same item is presented on more than one occasion, your
account will be subject to an additional charge on each occasion
that the item is presented for payment

Overdraft Transfer (per automated item):

- With \$250+ monthly direct deposit
- Without \$250+ monthly direct deposit*

*Members receive one free overdraft transfer per month

Return Deposit Item	\$10.00
Starter Checks (per page)	\$1.00
Stop Payment	\$30.00
Stop Payment (Consecutive Series)	\$35.00

Credit Card Fees

Document Copy.....	\$6.00
Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
Late Payment	\$25.00
Over Limit	No Charge
Replacement Card	\$5.00
Returned Payment Fee	\$25.00
Rush Fee	\$15.00

Loan Fees

Consumer Loan Rate Modification	\$35.00
Home Equity Subordination	\$200.00
Late Charge	Varies by Type
Loan Extension	\$35.00
Returned Transaction Fee	\$25.00
Skip-a-Pay	\$35.00
Title Fee	Per Secretary of State

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 Call Center Payment	\$15.00

Safe Deposit Boxes

2 x 5 Box	\$30.00
3 x 5 Box	\$32.00
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
Legal Processing (Garnishments/ Levies/ Subpoenas/ Affidavits)	\$75.00
Mailing Charges	Cost of Mailing
Manual Processing of Obsolete or Damaged Checks	\$5.00
Money Orders	\$3.00
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
Returned Mail	\$5.00
Statement Copy (per page per document)	\$3.00