



MICHIGAN
Schools & Government
CREDIT UNION

Business Essentials Fee Schedule
Effective March 26, 2025

MSGCU Business Share Fees

Monthly Maintenance	No Charge
Per Debit or Credit (first 50 free)	\$0.30

Business Essential Savings Fees

Monthly Maintenance (based on avg. mth. acct. balance):	
\$0 - \$2,499.99	\$10.00
\$2,500.00+	No Charge
Per Debit or Credit (first 200 free)	\$0.25

Business Essential Savings Plus Fees

Monthly Maintenance (based on avg. mth. acct. balance):	
\$0 - \$24,999.99	\$15.00
\$25,000.00+	No Charge
Per Debit or Credit (first 500 free)	\$0.35

MSGCU Community Checking Account Fees

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

**Relationship Pricing: Membership combined with an average monthly balance of \$25,000

Business Essential Checking Fees

Monthly Maintenance	No Charge
Per Debit or Credit (first 200 free)	\$0.35

**Relationship Pricing: Membership combined with an average monthly balance of \$25,000

Business Essential Checking Plus Fees

Monthly Maintenance (based on avg. mth. acct. balance):	
\$0 - \$9,999.99	\$25.00
\$10,000.00+	No Charge
Per Debit or Credit (first 500 free)	\$0.25

**Relationship Pricing: Membership combined with an average monthly balance of \$50,000

MSGCU Business Sweep Product Fees

Monthly	\$30.00
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**Free with Relationship Pricing

Business Debit Card Fees

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

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

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

Dormant Account (per quarter)	\$15.00
(Inactive at 12 months, charge begins at 12 months)	

Escheat	\$50.00
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Foreign Item Collection	Varies
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Large Coin/Currency Deposits or Withdrawals:

Transaction below \$10,000 or \$500 in rolled coin

.....	No Charge
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Transaction exceeding \$10,000 or \$500 in rolled coin

.....	\$0.30 Per \$100
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Legal Processing (Garnishments/ Levies/ Subpoenas/ Affidavits)	\$75.00
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Mailing Charges	Cost of Mailing
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Money Orders	\$3.00
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Non-Sufficient Funds (NSF) (per item) (Check or ACH)*	\$30.00
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*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

Online Bill Pay (for up to 15 bills/mth)	\$4.75/mth
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Online Bill Pay (over 15 bills/mth)	\$0.35 per item
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Online Bill Pay: Expedited Electronic Payment	\$10.00
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Online Bill Pay: Expedited Overnight Check Payment	\$15.00
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Outgoing Domestic Wire Transfers	\$20.00
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Outgoing Foreign Wire Transfer	\$50.00
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Overdraft Transfer (per automated item)*	\$10.00
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*Members receive three free overdraft transfer per month

**Free with Relationship Pricing

Return Deposit Item	\$10.00
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Returned Mail	\$5.00
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Statement Copy (per page, per document copy) ..	\$3.00
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Starter Checks (per page)	\$1.00
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Stop Payment	\$30.00
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Stop Payment (Consecutive Series)	\$35.00
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Title Fee	Per Secretary of State
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