



Business Fee Schedule

Effective June 1, 2019

Business Savings Account Fees

Monthly Maintenance.....	No Charge
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 average monthly account balance):	
\$0 - \$2,499.99.....	\$15.00
\$2,500.00+.....	No Charge
Per Debit or Credit (after free transactions*).....	\$0.25

*200 free transactions for average monthly balances of \$0.00 - \$7,499.99

*300 free transactions for average monthly balances of \$7,500.00 - \$24,999.99

*500 free transactions for average monthly balances of \$25,000.00 - \$249,999.99

*1,500 free transactions for average monthly balances of \$250,000.00+

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 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).....	\$15.00
(Inactive at 12 months, charge begins at 12 months)	
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

Other Business Account Fees (continued)

Legal Processing (Garnishments/Levies/Subpoenas/Affidavits).....	\$75.00
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).....	\$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