



Fee Schedule
Effective January 1, 2019

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 (per item, 6 fees per day maximum).....	\$30.00
Fresh Start Checking (per month).....	\$15.00
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).....	\$30.00
Overdraft Transfer (per automated item)*	\$4.00

*Members receive one free overdraft transfer per month

Return Deposit Item.....	\$25.00
Savings and Money Market Withdrawal Limit (Regulation D, per quarter).....	\$5.00
Starter Checks (per page).....	\$1.00
Stop Payment.....	\$30.00
Stop Payment (Consecutive Series).....	\$35.00

Credit Card Fees

Document Copy.....	\$6.00
Late Payment.....	\$25.00
Over Limit.....	No Charge
Replacement Card.....	\$5.00
Returned Transaction 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 Processing.....	\$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 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).....	\$75.00
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.....	\$50.00
Returned Mail.....	\$5.00
Statement Copy (per page per document).....	\$3.00
Travelers Cheques (per \$100).....	\$1.00
Travelers Cheques for two (per \$100).....	\$1.00

Federally insured by NCUA. Equal Housing Lender.