



## FEE SCHEDULE

ACCOUNT FEES	ITEM CHARGE
Account Monthly Maintenance	NO CHARGE
Account Statement (per statement cycle)	
Printed Statement	NO CHARGE
Electronic Statement	NO CHARGE
Christmas Club Account Early Withdrawal	\$2.00 per withdrawal
Copy Requests:	
Paid Bill Payment Check	\$5.00
Paid Personal Checks	2 checks per statement NO CHARGE- then \$2.00 per check
Statement-Duplicate	\$2.00 per statement
Statement History	\$1.00 per page
NSF Fees:	
Item Returned NSF	\$30.00 per item
Item Paid NSF	\$25.00 per item*
Overdraft Protection Savings Transfer	\$10.00 per transfer
Returned Deposit Item (upon collection)	\$20.00 per item
Returned Deposit Item Drawn on Your Account	\$25.00 per item
Stop Payment Orders-Personal Checks, ACH Items, Bill Payments	\$15.00 per order
VISA and ATM/VISA CHECK CARD FEES	ITEM CHARGE
ATM Cash Withdrawals ( <i>per suffix / per month</i> )	
1-15 Withdrawals	NO CHARGE
16-25 Withdrawals	\$25.00
26 or more Withdrawals	\$40.00
International Transaction	2% of transaction amount in US dollars
Plastic Card Replacement	\$10.00 each
VISA® Credit Card Late Payment Charge	\$25.00
GENERAL FEES	ITEM CHARGE
Account Reconciliation/Research	\$20.00 per hour (1/2 hour [\$10.00] minimum charge)
Cashier's Check Purchase	\$5.00 per check payable to a third party
Check by Phone ( <i>money from other financial institution</i> )	\$5.00 per check
Foreign Collection Item	\$20.00 plus any originating financial institution fee
Internet Banking & Bill Payment	NO CHARGE
NSF Fee (in addition to item returned NSF fee)	\$20.00 per item
Money Gram Money Order	\$3.00 each
Coin Machine	3% for members; 8% for non-members
Miscellaneous Prepared Letter Service	\$25.00 per letter
Inactive Account Fee	\$5.00 per quarter
Bad Address Fee	\$2.00
In-Branch Printed Checks	\$5.00 per 8-check package
Wire Transfer-Domestic /U.S. Only	
Incoming	\$15.00 each
Outgoing	\$20.00 each

1. We reserve the right to change this Schedule of Charges and Fees at any time. We will give you 30 days' notice before the effective date of any changes in our fees and charges that would adversely affect you, including the introduction of new fees.

2. Any fees or charges assessed to the credit union for extra service of special handling on your account will be passed on to you.

\*If you do not have available funds in your Mocse checking account or a linked line of credit or savings account to cover overdrafts, Mocse may at our sole discretion, as a courtesy to you, pay items (including checks, automatic debit (payment) entries, recurring payments set up using your debit card number, or online bill payments) that cause a negative balance on your checking account. If you opt in to the service, we may also pay everyday debit card purchases or permit ATM cash withdrawals against insufficient funds. If we do this, the fee shown above will be assessed for each paid item. There is no limit to the amount of fees that can be assessed. Items presented against insufficient funds will not be paid if (a) your checking account has been open fewer than 60 days; (b) your checking account does not receive regular deposits; (c) any owner of the checking account is in default on any obligation to us; (d) in our sole judgment you have initiated too many checking account withdrawal transactions against insufficient funds; or (e) the transaction is a merchant debit card purchase or ATM cash withdrawal and you have not opted in to our paying such items against insufficient funds. Negative balances must be restored within 30 days. Payment of items against insufficient funds when you do not have an available line of credit or savings account established as an overdraft protection source is never guaranteed even if we have accommodated you in this way in the past.

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