



MEMBERS

COOPERATIVE CREDIT UNION

FEE SCHEDULE

Effective April 16, 2026

The fees in this schedule are accurate and effective for accounts as of April 16, 2026.
If you have any questions or require current fee information, please contact us at:
P.O. Box 161527, Duluth, MN 55816, memberservice@membersccu.com, or 800-296-8871.

SHARE AND CHECKING SERVICES

Inactive account (per month) ¹	\$5.00
Low balance, members aged 19+ with balances below \$50.00 and no other accounts (per month)	\$5.00
Low balance, money market accounts with balances below \$250.00 (per month).....	\$3.00
Insufficient funds/overdraft service – check, debit, ACH, EFT (per item, per presentment).....	\$28.00
Uncollected funds	\$28.00
Foreign insufficient funds.....	\$45.00
Foreign drafts	current exch. rate + \$10.00
Stop payment (per item)	\$10.00
Stop payment (group).....	\$15.00
Revoke single stop payment.....	\$10.00
Revoke group stop payment.....	\$15.00
Corporate/personal check copy (per draft)	\$3.00
Check printing.....	prices vary

ELECTRONIC SERVICES

Bank to bank wire – domestic.....	\$20.00
Incoming wire	\$5.00
Debit/ATM card replacement.....	\$5.00
<u>ATM out-of-network (per month)</u>	
<2 transactions	\$0.00
≥3 transactions (each)	\$2.00
<u>Bill Pay</u>	
Next day delivery	\$14.95
Two-day delivery.....	\$9.95
Insufficient funds.....	\$20.00

LOAN SERVICES

Loan modification	\$25.00
Loan payment – due date change	\$25.00
Telephone payment.....	\$9.99
Skip-A-Payment.....	\$35.00
Returned loan payment	\$28.00
<u>Online Payment</u>	
One-time payment	\$4.95
Recurring payment	\$0.00
Agent assisted payment	\$9.95
Line of credit advance (per advance) ²	\$10.00
Mortgage loan – modification ³	\$250.00/1%
Mortgage loan – payment recast.....	\$250.00
Mortgage loan – subordination.....	\$250.00

BUSINESS SERVICES

<u>Business check volume (per month)⁴</u>	
≤ 50 items	\$10.00
> 50 items	\$20.00
> 50 items (Business non-profit).....	\$5.00
≤ 10 items (EcoChoice®).....	\$0.00
Insufficient funds/overdraft service – check, debit, ACH, EFT (per item, per presentment).....	\$28.00
Uncollected funds	\$28.00
ACH origination	\$20.00
Business same day ACH (per day)	\$5.00
<u>Business remote deposit capture (per month)</u>	
Loan relationship	
<\$100,000.....	\$75.00
≥\$100,000 to ≤\$250,000	\$50.00
>\$250,000 to ≤\$500,000	\$30.00
>\$500,000.....	\$0.00
Deposit relationship	
≤\$500,000.....	\$75.00
>\$500,000.....	\$0.00

MISCELLANEOUS SERVICES

Cashier's check (per draft)	\$5.00
Check cashing fee (nonmember, on us)	\$5.00
Incorrect address returned mail (one time)	\$5.00
Levy/garnishment.....	\$75.00
Gift currency/check envelopes (each).....	\$0.10
Zipper bags – non-locking ⁵	\$5.00
Zipper bags – locking ⁵	\$30.00
Account reconciliation (per hour).....	\$15.00
Account research (per hour, first hour free)	\$15.00
Statement printing (per copy).....	\$5.00
Notary services (nonmember).....	\$5.00
<u>Photocopies</u>	
First page.....	\$0.50
Each additional page	\$0.25
<u>Fax</u>	
First page.....	\$2.00
Each additional page	\$1.00

SAFE DEPOSIT BOX

<u>Annual Rent*</u>	
2 x 5.....	\$25.00
3 x 5.....	\$30.00
5 x 5.....	\$50.00
3 x 10.....	\$60.00
5 x 10.....	\$70.00
10 x 10	\$100.00
Drilling of box.....	\$270.00
Missed drilling appointment.....	\$25.00
Late payment.....	\$25.00
Replacement key (each)	\$15.00

*Rental costs are automatically debited from member accounts annually. Boxes rented during the year are prorated on an individual basis.

¹ An inactive account is one where:
• The total held in all accounts owned by the members as of the last day of the month is less than \$175.00;

• Member has had no transactions on any account for the past 12 months; and
• Member has no active loan(s) with the credit union.
An indirect member account is considered inactive the month following closure of the loan.

² Not applicable to consumer home equity lines of credit.
³ The fee is the greater of \$250.00 or 1% of the loan balance.
⁴ Does not include VISA™ check or EFT items.
⁵ The first bag is free for business accounts.