

## Michigan One Community Credit Union Fee Schedule

Direct inquiries to: 510 S Dexter St., Ionia, MI 48846 | 616.527.3900

Effective August 13, 2018

### Savings

Early Account Closing Fee	\$5 if account closed within six months
Excess Withdrawal or Transfer	\$10 each

### All Checking Accounts & MoneyMarketManager

Stop Payments	\$35
Overdraft Fee [Overdraft Privilege]	\$28
Return Item [NSF] Fee	\$30
Check Copy	\$3 each or free on i.Teller
Check Reorders & Pricing	Call 1.800.355.8123
*Below Minimum Balance Fee	\$8 (*carePlus & Business Interest Checking Only)

### MoneyMarketManager

Excess Withdrawal or Transfer	\$10 each
Below Minimum Balance Fee	\$10 monthly

### M1 ATM and Visa Debit Card

Debit Card Reinstatement Fee	\$30
M1 and CO-OP Network ATM Transactions	Unlimited free ATM transactions
ATM Transactions at all other locations	\$1 each
Foreign Purchases	1% of settlement amount
Visa Debit Card PIN & Signature & Transactions	Unlimited free transactions
Replacement Debit Card	Free
Replacement Debit Card PIN	Free
Rush Delivery of Card or PIN	\$70
Rush Delivery of PIN	\$70

### M1 bill.Pay

Standard Speed Online and Mobile bill.Pay	Free
M1 bill.Pay Stop Payment Fee	\$30.00
Overnight Checks	\$14.95 per transaction
Same Day bill.Pay	\$9.95 per transaction
Account-to-Account Transfers	\$2 for outgoing transactions to another financial institution
PopMoney (people pay)	Free 3-day send money \$1.49 next day send money \$1.49 request money \$0.25 add e.Greeting

### Miscellaneous

Account Research & Reconciliation	\$21 per hour, \$21 minimum
Account History & Statement Copy	\$2 per page or free on i.Teller
Cash Services Fee	\$28
Cashier's Check Fee	\$3
Cashier's Check Copy	\$8
Cashier's Check Stop Payment Fee	\$35, restrictions apply
Dormant Account Closing Fee	\$5
Dormant Account Fee	\$10 monthly. Applies to Primary Savings of \$100 or less, with no member activity for two years (other than interest paid), with no other account relationships, when owner is age 18 or older.
Fax Service Fee	\$8
Levy/Garnishment/Collection Fee	\$40
Loan Payment Coupon Book	\$28
Money Order Fee	\$1.50, or Free with Direct Deposit of \$700+ per month.
Money Order Stop Payment or Copy Fee	\$10, restrictions apply
Mortgage & Account Verification Fee	\$15
Photo Copy Fee	\$1 per page
Returned Deposited Check Fee	\$10
Returned Statement Fee	\$5
<b>Shared Branching Fee</b>	<b>\$5 per transaction</b>
Unclaimed Property Fee	\$50
Wire Transfer Fee Incoming	\$10
Wire Transfer Fee Outgoing	\$30 domestic, \$50 foreign

Please see our Truth In Savings account disclosure and Rate Schedule for additional information.