

**MERITUS CREDIT UNION
REVISED FEE SCHEDULE
EFFECTIVE AUGUST 1, 2021**

SHARE SAVINGS ACCOUNT FEES	
Return Deposited Item	\$5.00/Item
Excessive Withdrawal	\$2.00/Each, over 2 per month
Vacation/Christmas Club Early Withdrawal	\$10.00/Each
CHECKING ACCOUNT FEES	
Momentum Checking	\$15.00/month*
Return Draft	\$28.00/Item
Return Deposited Item	\$5.00/Item
Stop Payment	\$28.00/Request
Check Printing	Prices vary depending upon style
Overdraft Transfer from Share Savings	\$1.00/Transfer
Check Copy	\$1.00/Item
ACH Return Item	\$28.00/Item
Courtesy Pay	\$28.00/Item
Debit/ATM Card-Replacement	\$12.00
Debit/ATM Card Replacement (Rush Order)	\$49.50
Temporary Checks	\$1.00/sheet
CREDIT CARD FEES	
Late Payment Fee	Up to \$25.00
Returned Payment Fee	Up to \$5.00
Statement Copy Fee	\$2.00
Document Copy Fee	\$2.00
Replacement of Lost / Damaged Card	\$12.00
Credit Card Replacement (Rush Order)	\$49.50

OTHER SERVICE FEES (APPLICABLE TO ALL ACCOUNTS)	
Return Mail Invalid Address	\$5.00/month
Wire Transfer Outgoing Foreign	\$10.00/Transfer \$30.00/Transfer

Certified Check Member Non-Member	\$1.00/Check \$10.00/Check
Electronic Cash Management Processing Fee	\$10.00 (up to 3 payments in a single transaction via Debit Card or one-time ACH)
Gift Card Purchase	\$2.00/Card
Early Closure Fee	\$10.00 if 01 share membership closed before 6 months of account opening
Dormant Account	\$10.00/Month after 1 year of inactivity with balance less than \$100.00
Tax Levy Processing	\$35.00
Coin Machine	2% of coin ticket total
Copy of Statement (non-credit card)	\$1.00/Each
Account History Printout	\$1.00
Account Balancing	\$10.00/Hour
Account Research	\$10.00/Hour
TransferNow - Next Day External Transfers (Inbound and Outbound)	\$5.00
Bill Pay - Overnight Check	\$15.00
Bill Pay - Same Day Bill Pay	\$7.95

SAFE DEPOSIT BOX

3" x 5" Box	\$15.00/Year
3" x 10" Box	\$30.00/Year
5" x 10" Box	\$45.00/Year
10" x 10" Box	\$65.00/Year
Lost Key (1)	\$10.00
Drill-Lost Key (2)	\$100.00

*Momentum Checking fee waived with aggregated monthly direct deposits of \$200 or more.

The rates and fees appearing within this schedule are accurate and effective for accounts as of the effective date indicated on this fee schedule.

If you have any questions or require current fee information on your accounts, please call Meritus Credit Union toll free at 866.989.2800.