

MERITUS CREDIT UNION
FEE SCHEDULE
EFFECTIVE APRIL 20, 2026

SHARE SAVINGS ACCOUNT FEES	
Excessive Withdrawal	\$2.00/Each, over 2 per month
CHECKING ACCOUNT FEES	
Momentum Checking	\$15.00/Month ¹
Non-Sufficient Funds	\$28.00/Item
Stop Payment	\$28.00/Request
Check Printing	Prices vary by style
Overdraft Transfer	\$1.00/Transfer
Courtesy Pay	\$28.00/Item
Debit Replacement (Expedited)	\$12.00 \$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
Credit Card Replacement (Expedited)	\$12.00 \$49.50
OTHER SERVICE FEES (applicable to all accounts)	
Invalid Address	\$5.00/Month
Wire Transfer Domestic International	\$10.00/Transfer \$30.00/Transfer
Cashier's Check Member Non-Member	\$1.00/Check \$10.00/Check
Electronic Payment 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 with minimum aggregate balance of less than \$100.00
Tax Levy Processing	\$35.00
Statement/ Check Copy	\$1.00/Each
Account Research	\$10.00/Hour
TransferNow - Next Day External Transfers (Inbound and Outbound)	\$5.00
Bill Pay - Overnight Check	\$29.95
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

¹Momentum 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.
For current fees, visit merituscu.net or call us at 866.989.2800. Insured by NCUA. Equal Housing Lender.