



**Account/Service Fee Schedule**

Effective October 3, 2021

**CHECKING ACCOUNT FEES**

Check Order .....	Varies
Starter Checks .....	\$2.00/pg. 12 checks free
Discretionary pay Overdraft (per presentment) .....	\$30.00
Returned Draft/ACH - NSF (per presentment) .....	\$30.00
Stop Payment Draft/ACH (per request)* .....	\$30.00
Copy of Check (per check)* .....	\$3.00
Monthly Account Maintenance* .....	\$1.50
Basic Checking .....	\$0.00
Overdraft Transfer from Savings (per presentment)* .....	\$5.00
Overdraft Advance from LOC to Checking .....	\$0.00
Monthly Business Account Maintenance** .....	\$7.50
Monthly New Beginnings Account Maintenance .....	\$10.00

**ATM/DEBIT CARD FEES**

Card Replacement Request* .....	\$10.00
PIN Reorder Request .....	\$3.00
Balance Inquiry (each) .....	(5 free/month) \$1.00
Withdrawals .....	(5 free/month) \$1.00
Debit/ATM Card Rush Order .....	\$50.00
Pull/Re-address .....	\$5.00
Overdraft if opted in (per presentment) .....	\$30.00
ATM/Debit Card Receipt Copy .....	N/A

**CREDIT CARD FEES**

Statement Copy .....	\$2.00
Duplicate Card Request .....	\$10.00
Late Charge (per month) .....	\$25.00
Rush Card Replacement .....	\$50.00

**LOAN FEES**

Consumer Loan Late Charge (per month) .....	\$25.00
Home Equity Loan Late Charge (per month) .....	5% pmt due
Account Verification for Mortgage Companies .....	\$25.00
Loan Modification .....	\$25.00
Mortgage/Home Equity Modification .....	\$350.00
Loan Subordination .....	\$100.00
Assumption .....	\$100.00
Payment by Phone Employee Transfer .....	\$3.00
Payment by Phone/Online for Debit/Credit Card .....	\$10.00
Payment by Phone other Financial Inst .....	\$5.00
Replace Loan Payment Book .....	\$5.00
Title & Registration Processing .....	\$20.00
Repossession Cancellation (\$100) .....	Pass-Thru
Auto Repossession (\$400) .....	Pass-Thru
RV Repossession (\$750) .....	Pass-Thru

**BUSINESS LOAN FEES**

Business Loan Application .....	\$300.00
Business Loan Origination .....	1%
Business Loan Document .....	Pass Thru

**INDIVIDUAL RETIREMENT ACCOUNT (IRA) FEES**

IRA Annual Maintenance Fee .....	\$0.00
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**WIRE TRANSFER FEES**

Domestic Outgoing (each)* .....	\$20.00
Foreign Outgoing (each) .....	\$30.00

**LEGAL FEES**

Levies, Writs, & Garnishment (each) .....	\$50.00
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**SAFE DEPOSIT BOXES**

Warren & Waterford East Branches. Call for details .....	Sizes/Prices vary
Drill Fee (if applicable) .....	\$200.00
Key Replacement (if applicable) .....	\$50.00
Late Rental Fee (if applicable) .....	\$25.00

**MISCELLANEOUS SERVICE FEES**

Online Bill Pay (per month) .....	\$0.00
Phone Transfer (per transfer performed by staff)* .....	\$3.00
Cashier's Check (each)* (Free Spirit -1 free check/month) .....	\$3.00
Cashier's Check Stop Payment .....	\$30.00
Member check replaced w/Cashier Check for non-member .....	\$20.00
Money Order (each)* (Free Spirit - \$0.50) .....	\$2.00
Traveler's Card (each)* .....	\$4.95
Gift Card (each)* .....	\$4.95
Reload Fee (ICUL also charges a fee) .....	\$2.95
Check Cashing* (<\$200 in acct, age 18+ & no add'l services) .....	\$3.00
Mailing a Paper Statement .....	(per month) \$0.00
Statement Copy/Activity Printout* .....	(per page) \$1.00
Current History .....	(per page) \$1.00
Foreign Item Deposit (each, plus bank fees) .....	\$5.00
Deposited Item Returned Unpaid (per presentment) .....	\$15.00
Redeposit NSF Check .....	\$15.00
To me/from me or "Cash" Check Returned Item .....	\$25.00
External ATM/Shared Branch Returned Item .....	\$15.00
External ATM/Shared Branch Adjustment .....	Pass Thru
Account Balancing .....	(per hour) \$25.00
Account Research .....	(per hour) \$25.00
Dormant Account (inactive 1 yr.) .....	(per month) \$10.00
Account Closing Fee (within 6 months) .....	\$5.00
Escheatment of Funds (acct dormant 3 years) .....	\$50.00
Returned Mail/Bad Address (per month) .....	\$10.00
Post Office change notice .....	\$0.00
Non-member Check Cashing Fee (per presentment) .....	\$5.00
Savings Acct. Maintenance (per month) † .....	(waived with min. of \$500) \$3.00
Verification of Deposit .....	\$5.00
Coin Sorting Fee* (includes rolled & unrolled) .....	4.00%
Skip-A-Payment .....	\$20.00
Medallion Signature Guarantee .....	\$10.00
Notary for non-member .....	\$10.00

[www.michiganunitedcu.org](http://www.michiganunitedcu.org)

\*May be waived or reduced based on Givident Rewards level.

\*\*Waived if daily balance of \$7,500 is maintained.

†Waived with active checking, or direct deposit, or extra services.

Federally Insured by NCUA

