

## SERVICE CHARGE SCHEDULE - (Effective February 1, 2021)

CARD SERVICES	Service Charge
ATM/Debit/Credit Card Re-issue (lost card)	\$10.00
CHECKING ACCOUNTS	Service Charge
Checks (price set by check vendor)*	varies
Secure Checking (monthly charge)	\$5.00
Courtesy Pay Coverage on Overdraft** (per presentment)	\$25.00
Fresh Start Checking (monthly charge)	\$10.00
NSF/Returned Item (per presentment)****	\$25.00
Overdraft from Line of Credit or Shares*	\$3.00
Stop Payment	\$25.00
Paper Statement (free with Secure Checking and Fresh Start Checking)	\$3.00
CREDIT UNION SERVICES	Service Charge
Account Printout (per page), Statement Copy (per statement), or Check Copy	\$5.00
Address Change notification by U.S. Post Office	\$5.00
Cashiers' Check* (Minimum check amount: \$500)	\$3.00
Check Cashing Fee*** (if aggregate balance < \$100)	\$5.00
Copy (per page), Fax (per page)	\$3.00
Dormant Account, monthly fee (12 months of no activity)	\$5.00
Excessive Cash Withdrawal after 5 free per month (if aggregate balance < \$100)	\$5.00
Foreign Item Processing	\$15.00
Garnishment/Levy/Escheatment/Subpoena	\$50.00
Low Balance Fee (monthly)*** (if aggregate balance < \$100)	\$5.00
Money Order (Maximum M.O. amount \$1000)	\$2.00
Non-member Cashiers' Check	\$10.00
One-time Membership Fee (when account is opened)	\$1.00
PIN re-issue	\$5.00
Pre-authorized or electronic withdrawals from Money Market Account after 6 free per month	\$5.00
Re-open account membership within one year	\$25.00
Research & Investigation fee (per hour, plus expenses)	\$40.00
Returned Item (deposited or loan payment)	\$25.00
Rush order for debit/ATM/credit card	\$40.00
Verification Requests	\$6.00
Visa Gift Card*	\$4.00
Withdrawal from Christmas Club	\$5.00

FUNDS TRANSFERS	Service Charge
A2A Transfers*	\$1.00
Phone Transfers or Inquiry	\$3.00
Wire Transfers, incoming*	\$10.00
Wire Transfers, outgoing (domestic only)*	\$20.00
LOAN SERVICES	Service Charge
Loan Extension/Skip-a-pay	\$30.00
Loan Modification	\$50.00
Loan Pay Express	Fee varies
Loan Subordination	\$200.00

\*This service charge may be reduced or waived through our Member Rewards program.

\*\*Courtesy Pay Coverage on Overdraft. Your account has two kinds of balances: the actual balance and the available balance. We use the available balance to determine whether a transaction will overdraw your account, be returned or declined, and for determining when an overdraft (Courtesy Pay) or NSF (Returned Item) fee will be imposed. Your actual balance reflects transactions that have posted to your account but not transactions that have been authorized and are pending (including debit card transactions). Your available balance represents your actual balance minus any holds on your account, such as debit card transactions that have been authorized but are pending final settlement or holds for checks you have deposited. You are responsible for ensuring your available balance is sufficient to cover all of your transactions. You can review your actual and available balances when you review your account online, at an ATM, by phone, by mobile application, or at a branch. For additional information on your available balance, please review the Courtesy Pay Overdraft Protection and Your Account program description and contact us if you have any questions.

\*\*\* This service charge waived if member is under age 23 or over age 62 and waived w/loan.

\*\*\*\* NSF/Returned Item (Debit, Check, Electronic Fund Transfer). We use your available balance to determine whether an item will be paid or returned. We will charge you an NSF/Returned Item fee each time an item is presented for payment even is the same item is presented for payment multiple times. We do not control when (and how often) an item is presented to us for payment. You may be charged multiple NSF (Returned Item) fees for one item (for example, one check or one ACH debit) if that item is presented and returned more than once.



1051 Peck Street  
Muskegon, MI 49440  
231-726-4871