

**MCS Bank - Service Fee Schedule - Effective 8/1/2020**

**Checking Account Fees**

Minimum balance fee .....	\$7.00
<b>Paid Item NSF fee</b> .....	<b>\$37.00</b>
<b>(A Non-sufficient funds item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.)</b>	
<b>Returned Item NSF fee</b> .....	<b>\$37.00</b>
<b>(A Non-sufficient funds item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.)</b>	
<b>Consecutive Days NSF fee</b> .....	<b>\$10.00</b>
<small>(In addition to any assessed per-item NSF fees, if your account remains overdrawn for more than 14 consecutive calendar days, a Consecutive Days NSF Fee will be assessed)</small>	
Stop Payment (per check/ACH or series of checks) .....	\$35.00
Returned deposited item .....	\$13.00
Copy of cancelled check .....	\$5.00
Copy of statement/Paper statement .....	\$5.00
Printout of current transaction history (per page) .....	\$1.00
Reconciliation of account (per hour - ½ hour minimum).....	\$20.00
Counter check.....	\$0.25
Closing account within 90 days .....	\$20.00
Overdraft transfer from savings (per day) .....	\$12.00
<b>Dormant fee (per month after 2 years of inactivity)</b> .....	<b>\$10.00</b>
Check printing.....	varies by style of check
<b>Foreign Check Deposit fee (per item presented)</b> .....	<b>\$20.00</b>
<i>Telephone Transfer</i> .....	<i>Free</i>

**Savings Account Fees**

<b>Paid Item NSF fee</b> .....	<b>\$37.00</b>
<b>(A Non-sufficient funds item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.)</b>	
<b>Returned Item NSF fee</b> .....	<b>\$37.00</b>
<b>(A Non-sufficient funds item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.)</b>	
<b>Stop Payment (ACH)</b> .....	<b>\$35.00</b>
Returned deposited item .....	\$13.00
Closing account within 90 days .....	\$20.00
Copy of statement/Paper statement .....	\$5.00
Printout of current transaction history (per page) .....	\$1.00
Withdrawal or closure of Club prior to scheduled payout .....	\$10.00
<b>Dormant fee (per month after 2 years of inactivity)</b> .....	<b>\$10.00</b>
Excess Activity fee on Savings or MMA Account (Per Item, Over 6).....	\$5.00
<b>Foreign Check Deposit fee (per item presented)</b> .....	<b>\$20.00</b>
<i>Telephone Transfer</i> .....	<i>Free</i>

**Visa Check Card Fees**

<b>Non-MCS Bank ATM</b> .....	<b>\$2.00</b>
Replacement ATM Card.....	\$10.00

**Other fees and services**

Money Order .....	\$3.00
Cashier's Check (customers only) .....	\$7.00
<b>Check cashing fee (account balance below \$100.00)</b> .....	<b>\$10.00</b>
Check cashing fee (non-customer).....	\$10.00
Night deposit lock bag (refundable) .....	\$30.00
Night deposit bag key replacement .....	\$10.00
<b>Incoming Wire</b> .....	<b>\$15.00</b>
<b>Outgoing Wire (domestic)</b> .....	<b>\$25.00</b>
<b>Outgoing Wire (international)</b> .....	<b>\$30.00</b>
IRA transfer fee.....	\$25.00
Tax Levy/Garnishment .....	\$50.00
Escheat Fee (Per Account) .....	\$25.00

**Safe Deposit Box Fees**

3 X 5 Annual Rent .....	\$15.00
5 X 5 Annual Rent .....	\$20.00
3 X 10 Annual Rent .....	\$25.00
5 X 10 Annual Rent .....	\$35.00
10 X 10 Annual Rent .....	\$70.00
Late payment fee .....	\$5.00
Lost key replacement charge .....	\$25.00
Box drilling .....	greater of actual cost or \$85.00
Box surrendered without keys .....	greater of actual cost for drilling or \$85.00
Inventory fee (per hour, min \$25).....	\$25.00