MCS Bank - Service Fee Schedule - Effective 3/1/2024

Checking Accou	unt Fees
Minimum Balance Fee	\$9.0
Paid Item NSF Fee (A non-sufficient funds item may be created by check, in-person withdrawal, ATM withdraw	
Returned Item NSF Fee (A non-sufficient funds item may be created by check, in-person withdrawal, ATM withdra	
Consecutive Day NSF Fee*	\$12.
In addition to any assessed per-item NSF fees, if your account remains overdrawn for more than 14 consecutive calenda	ar days, a Consecutive Days NSF Fee will be assessed
Stop Payment (per check/ACH or series of checks)	\$39.
Returned deposited item	\$17.
Copy of cancelled check	\$7.0
Copy of statement	\$7.0
Printout of current statement (per page)	\$1.5
Reconciliation of account (per hour -1/2 hour minimum)	\$22.
Counter Check	\$0.3
Closing account within 90 days	\$22
Overdraft transfer from savings (per day)	\$14.
Dormant fee (per month after 2 years of inactivity)	\$12
Telephone Transfer	FREI
Foreign Check Deposit Fee (per item presented)	\$22.
Check Printing	Vari
Savings Accou	nt Fees
Paid Item NSF Fee (A non-sufficient funds item may be created by check, in-person withdrawal, ATM withdraw	
Returned Item NSF Fee (A non-sufficient funds item may be created by check, in-person withdrawal, ATM w	
Stop Payment (ACH)	sthdrawal or other electronic means) \$39.
Returned Deposited item	\$35. \$17.
Felephone Transfer	FREI
Closing account within 90 days	\$22.
Copy of Statement/Paper Statement	\$7.0
Printout of Current Transaction History	\$1.5
Withdrawal or closure of Club prior to scheduled payout	\$12.
Ormant fee (per month after 2 years of inactivity)	
	\$12
Excess Activity fee on Savings or MMA Account (Per Item, Over 6)	\$12. \$7.0
Excess Activity fee on Savings or MMA Account (Per Item, Over 6)	\$7.0 \$22.
Excess Activity fee on Savings or MMA Account (Per Item, Over 6) Foreign Check Deposit Fee (per item presented) Visa Check Cal	\$7.0 \$22. rd Fees \$2.0
Visa Check Cale Foreign ATM Replace lost card	\$7.0 \$22. rd Fees \$2.0 \$12.
excess Activity fee on Savings or MMA Account (Per Item, Over 6) Foreign Check Deposit Fee (per item presented) Visa Check Cal Foreign ATM Replace lost card Other Fees and	\$7.0 \$22. rd Fees \$2.0 \$12. Services
Foreign Check Deposit Fee (per item presented) Visa Check Can Foreign ATM Replace lost card Other Fees and	\$7.0 \$22.0 rd Fees \$2.0 \$12.0 Services
Carcess Activity fee on Savings or MMA Account (Per Item, Over 6) Foreign Check Deposit Fee (per item presented) Visa Check Can Foreign ATM Replace lost card Other Fees and Money Order Official Check (customers only)	\$7.0 \$22. rd Fees \$2.0 \$12. Services \$4.0 \$8.0
Access Activity fee on Savings or MMA Account (Per Item, Over 6) Foreign Check Deposit Fee (per item presented) Visa Check Cal Foreign ATM Replace lost card Other Fees and Money Order Official Check (customers only) Check cashing fee (account balance below \$100)	\$7.0 \$22.0 rd Fees \$2.0 \$12.0 \$12.0 \$4.0 \$8.0 \$12.0 \$12.0
Creign Check Deposit Fee (per item presented) Visa Check Can Foreign ATM Replace lost card Other Fees and Money Order Official Check (customers only) Check cashing fee (account balance below \$100) Check cashing fee (non-customer)	\$7.0 \$22.0 rd Fees \$2.0 \$12.0 \$12.0 \$8.0 \$8.0 \$12.5 \$12.5
Access Activity fee on Savings or MMA Account (Per Item, Over 6) Foreign Check Deposit Fee (per item presented) Visa Check Cal Foreign ATM Replace lost card Other Fees and Money Order Official Check (customers only) Check cashing fee (account balance below \$100) Check cashing fee (non-customer) Undeliverable Statement/Mail (per month)	\$7.0 \$22.0 rd Fees \$2.0 \$12.0 \$12.0 \$8.0 \$8.0 \$12.0 \$12.0 \$12.0 \$12.0 \$12.0 \$12.0 \$12.0 \$12.0 \$12.0 \$12.0 \$12.0
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Access Activity fee on Savings or MMA Account (Per Item, Over 6) Foreign Check Deposit Fee (per item presented) Visa Check Cal Foreign ATM Replace lost card Other Fees and Money Order Official Check (customers only) Check cashing fee (account balance below \$100) Check cashing fee (non-customer) Undeliverable Statement/Mail (per month) Right deposit lock bag (refundable) Right deposit bag key replacement	\$7.0 \$22.0 rd Fees \$2.0 \$12.0 \$12.0 \$8.0 \$8.0 \$12.0 \$12.0 \$7.0 \$32.0 \$7.0 \$32.0 \$15.0
Access Activity fee on Savings or MMA Account (Per Item, Over 6) Foreign Check Deposit Fee (per item presented) Visa Check Cal Foreign ATM Replace lost card Other Fees and Money Order Official Check (customers only) Check cashing fee (account balance below \$100) Check cashing fee (non-customer) Undeliverable Statement/Mail (per month) Night deposit lock bag (refundable) Night deposit bag key replacement ncoming Wire	\$7.0 \$22.0 rd Fees \$2.0 \$12.0 \$12.0 \$8.0 \$8.0 \$12.0 \$12.0 \$7.0 \$32.0 \$12.0 \$7.0 \$32.0 \$15.0 \$15.0 \$15.0
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Access Activity fee on Savings or MMA Account (Per Item, Over 6) Foreign Check Deposit Fee (per item presented) Visa Check Can Foreign ATM Replace lost card Other Fees and Money Order Official Check (customers only) Check cashing fee (account balance below \$100) Check cashing fee (non-customer) Undeliverable Statement/Mail (per month) Night deposit lock bag (refundable) Night deposit bag key replacement Incoming Wire Outgoing Wire (domestic) Outgoing Wire (international) RA Transfer Fee	\$7.0 \$22.0 \$12.0 \$
Access Activity fee on Savings or MMA Account (Per Item, Over 6) Foreign Check Deposit Fee (per item presented) Visa Check Can Foreign ATM Replace lost card Other Fees and Money Order Official Check (customers only) Check cashing fee (account balance below \$100) Check cashing fee (non-customer) Undeliverable Statement/Mail (per month) Night deposit lock bag (refundable) Night deposit bag key replacement Incoming Wire Outgoing Wire (domestic) Outgoing Wire (international) RA Transfer Fee Fax Levy/Garnishment	\$7.0 \$22. rd Fees \$2.0 \$12. Services \$4.0 \$8.0 \$12. \$12. \$7.0 \$32. \$15. \$17. \$27. \$35. \$35. \$30. \$50.
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Access Activity fee on Savings or MMA Account (Per Item, Over 6) Foreign Check Deposit Fee (per item presented) Visa Check Can Foreign ATM Replace lost card Other Fees and Money Order Official Check (customers only) Check cashing fee (account balance below \$100) Check cashing fee (non-customer) Undeliverable Statement/Mail (per month) Night deposit lock bag (refundable) Night deposit bag key replacement Incoming Wire Outgoing Wire (domestic) Outgoing Wire (international) RA Transfer Fee Fax Levy/Garnishment Escheat Fee (Per Account)	\$7.0 \$22. rd Fees \$2.0 \$12. Services \$4.0 \$8.0 \$12. \$12. \$7.0 \$32. \$7.0 \$32. \$15. \$17. \$27. \$35. \$35. \$35. \$35. \$35.
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Access Activity fee on Savings or MMA Account (Per Item, Over 6) Foreign Check Deposit Fee (per item presented) Visa Check Call Foreign ATM Replace lost card Other Fees and Money Order Official Check (customers only) Check cashing fee (account balance below \$100) Check cashing fee (non-customer) Undeliverable Statement/Mail (per month) Night deposit lock bag (refundable) Night deposit bag key replacement Incoming Wire Outgoing Wire (domestic) Outgoing Wire (international) RA Transfer Fee Fax Levy/Garnishment Escheat Fee (Per Account) Cipper Bag Safe Deposit B	\$7.0 \$22. rd Fees \$2.0 \$12. Services \$4.0 \$8.0 \$12. \$12. \$12. \$7.0 \$32. \$7.0 \$32. \$15. \$27. \$35. \$35. \$30. \$50. \$27. \$27. \$27. \$27. \$27. \$27. \$27. \$27
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Access Activity fee on Savings or MMA Account (Per Item, Over 6) Foreign Check Deposit Fee (per item presented) Visa Check Call Foreign ATM Replace lost card Other Fees and Money Order Official Check (customers only) Check cashing fee (account balance below \$100) Check cashing fee (non-customer) Undeliverable Statement/Mail (per month) Night deposit lock bag (refundable) Night deposit lock bag key replacement Incoming Wire Outgoing Wire (domestic) Outgoing Wire (international) RA Transfer Fee Fax Levy/Garnishment Escheat Fee (Per Account) Cipper Bag Safe Deposit B 8x5 6x5 6x10 6x10 10x10	\$7.0 \$22. rd Fees \$2.0 \$12. Services \$4.0 \$8.0 \$12. \$12. \$12. \$12. \$7.0 \$32. \$15. \$17. \$27. \$35. \$35. \$30. \$50. \$50. \$27. Small \$5.00 Large \$7.0 ox Fees \$15. \$20. \$25. \$35.
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Access Activity fee on Savings or MMA Account (Per Item, Over 6) Foreign Check Deposit Fee (per item presented) Visa Check Call Foreign ATM Replace lost card Other Fees and Money Order Official Check (customers only) Check cashing fee (account balance below \$100) Check cashing fee (non-customer) Undeliverable Statement/Mail (per month) Night deposit lock bag (refundable) Night deposit bag key replacement ncoming Wire Outgoing Wire (domestic) Outgoing Wire (international) RA Transfer Fee Fax Levy/Garnishment Escheat Fee (Per Account)	\$7.0 \$22. rd Fees \$2.0 \$12. Services \$4.0 \$8.0 \$12. \$12. \$12. \$12. \$12. \$12. \$15. \$27. \$35. \$35. \$30. \$50. \$50. \$27. Small \$5.00 Large \$7.0 \$25. \$35. \$20. \$70. \$70. \$70.