



# 2016 Fee Schedule

Effective January 1, 2016

## SHARE & SHARE DRAFT ACCOUNT FEES

Share Draft Monthly Fee	FREE
New Membership Fee	FREE
Paper Statement Fee <sup>1</sup>	\$2.00
Overdraft Transfer	\$3.00
Draft/Check Copy	\$3.00
Statement Copy	\$3.00
Account History Printout	\$5.00
Minimum Savings Balance Fee (Monthly) (For balances less than \$25.00)	\$5.00
Excess Savings Withdrawal (Limit 6 per month for FREE)	\$6.00
Christmas Club Early Withdrawal	\$10.00
Early Account Closure Fee <sup>2</sup>	\$10.00
Account Re-open Fee <sup>3</sup>	\$10.00

## ELECTRONIC SERVICE FEES

MARTIN Audio Response	FREE
MARTIN PIN Reset	FREE
Electronic Statements (eStatements)	FREE
Virtual Branch Online Banking	FREE
Mobile Banking	FREE
Telephone Balance Inquiry	\$2.00
Draft/Check/Transaction Inquiry (Up to 3)	\$2.00
Bill Pay/PayIT (Monthly) (Free when you pay 3 or more bills per month)	\$6.00

## WIRE TRANSFER FEES

Domestic Wire Transfers	
Send	\$25.00
Receive	\$15.00
International Wire Transfers	
Send	\$35.00
Receive	\$15.00
Send Western Union Wire Transfers	
Domestic	\$25.00

## GENERAL SERVICE FEES

Notary Services	FREE
MoneyGram Money Order	\$1.25
Credit Union Teller Check (Mailed to Member)	\$2.00
Credit Union Teller Check (Made Payable to Another)	\$2.00
Temporary Checks (per 12 checks)	\$2.50
Returned Mail	\$3.00
Levy Fee	\$20.00
Account Research/Balancing (per hour)	\$27.50
Check/ACH Return/Courtesy Pay	\$32.00
Deposit Item Returned	\$32.00
Non-Domestic Collection Fee	\$32.00
Stop Payment	\$32.00

## MMCU MasterCard Debit Cards

Point of Sale Transaction	FREE
ATM Withdrawal Fee (From any MMCU ATM)	FREE
ATM Balance Inquiry (From any MMCU ATM)	FREE
ATM Balance Transfer (From any MMCU ATM)	FREE
ATM Withdrawal Fee (From any Non-MMCU ATM)	\$1.50
ATM Balance Inquiry (From any Non-MMCU ATM)	\$1.50
ATM Balance Transfer (From any Non-MMCU ATM)	\$1.50
Reissue of PIN Number	\$5.00
Debit Card Replacement	\$10.00

## MONEY MARKET ACCOUNT FEES

Money Market 78 Excessive Draft Fee (if over 6 withdrawals per month)	\$5.00
Money Market 78 Monthly Fee (if balance falls below \$2,500)	\$10.00
Money Market 79 Monthly Fee (if balance falls below \$25,000)	\$20.00

<sup>1</sup>Applies to members ages 18 and over with aggregate deposit balances less than \$50,000; eStatements are FREE: <sup>2</sup>Applies to any Savings Account closed within six (6) months of opening: <sup>3</sup>Applies to any Savings Account Re-opened within one (1) year of closing.