



Business Fee Schedule
Effective January 1, 2022

Business Savings Account Fees

Monthly Maintenance No Charge
Per Debit or Credit (first 50 free) \$0.30

Organizational Checking Account Fees

Monthly Maintenance No Charge
Per Debit or Credit (first 100 free) \$0.25

Conventional Checking Account Fees

Monthly Maintenance (based on avg. mth. acct. balance):
\$0 - \$2,499.99 \$15.00
\$2,500.00+ No Charge
Per Debit or Credit (after free transactions*) \$0.25

*200 free transactions for avg. monthly balances of \$0.00-\$7,499.99
*300 free transactions for avg. monthly balances of \$7,500.00-\$24,999.99
*500 free transactions for avg. monthly balances of \$25,000.00-\$249,999.99
*1,500 free transactions for avg. monthly balances of \$250,000.00+

Payment Processing Fees

Transfer from MSGCU Account No Charge
Automated ACH Payment No Charge
MSGCU QuickPay ACH Payment No Charge
MSGCU QuickPay Debit Card Payment \$10.00
MSGCU QuickPay Credit Card Payment \$15.00
MSGCU QuickPay Call Center Payment \$15.00

Other Business Account Fees

Account Research (per hour) \$25.00
Account Printout (per page) \$1.00
Check Printing Varies by Style
Checkbook Balancing (per hour) \$25.00
Copy of Check (per check) \$2.00
Consumer Loan Rate Modification \$35.00
Corporate Drafts* \$3.00
*Free if payable to the member or if for an amount over \$10,000

Deposit Bags (each) \$2.00
Dormant Account (per quarter) \$15.00
(Inactive at 12 months, charge begins at 12 months)
Escheat \$50.00
Foreign Item Collection Varies
Large Coin/Currency Deposit
Deposit exceeding 200 bills or 10 rolls of coins . \$3.00
Deposit exceeding 500 bills or 50 rolls of coins . \$10.00
Legal Processing (Garnishments/ Levies/ Subpoenas/
Affidavits) \$75.00
Mailing Charges Cost of Mailing
Money Orders \$3.00
Night Depository (per month) \$20.00
Non-Sufficient Funds (NSF) (per item) (Check or ACH)*
..... \$30.00

*If the same item is presented on more than one occasion, your account will be subject to an additional charge on each occasion that the item is presented for payment

Online Bill Pay (for up to 15 bills/mth) \$4.75/mth
Online Bill Pay (over 15 bills/mth) \$0.35 per item
Online Bill Pay: Expedited Electronic Payment \$10.00
Online Bill Pay: Expedited Overnight Check Payment
..... \$15.00
Outgoing Domestic Wire Transfers \$20.00
Outgoing Foreign Wire Transfer \$50.00
Overdraft Transfer (per automated item)* \$4.00
*Members receive one free overdraft transfer per month
Overdraft (per day) \$25.00
Return Deposit Item \$10.00
Returned Mail \$5.00
Statement Copy (per page, per document copy) .. \$3.00
Starter Checks (per page) \$1.00
Stop Payment \$30.00
Stop Payment (Consecutive Series) \$35.00
Title Fee Per Secretary of State