

## Members Community Credit Union Fee Schedule

Account Reconciliation / Research Fee	\$25 per hour*
Account Reopen Fee (applied if previous account was closed within last 6 months)	\$25 per account
ATM Adjustment Fee	\$26
ATM/EMV Debit Card Replacement Fee	\$15 per card*
ATM withdrawals/transfers/inquiries	Unlimited, no charge**
Checks	Depends on style ordered
Checkbook Registers	No charge
Check Copy Fee	\$4 per check* (free in eBranch)
Christmas Club Account Fee (no fees apply in the first 7 days after opening)	\$5 per withdrawal
Coin: < 15 pounds	No charge
> 15 pounds	\$0.50 per pound
Copy/Fax (in and out) Fee	First 2 pages free, \$1 per additional page*
Counter Check Fee	\$3 per sheet of 4
Check deposited into your account and it is returned unpaid for any reason	\$10 per item*
Garnishment/Levy/Judgment/Legal order	\$25 per item
History Printout	\$1 per page
Inactive Account Fee (for checking & savings accounts < \$100, excludes people under 18)	\$5 per month (after 6 months inactive)
IRA External Transfer Fee	\$25
Live Telephone Transfer	No charge
Money Market Withdrawal Fee (first 6 withdrawals are free)	\$3 per item
Money Order	\$2 each
New Account Closing Fee (if account is closed prior to six months from open date)	\$25
Non-Sufficient Fund/Returned Item Fee	\$26 per item
Notary Service	No charge
Overdraft Advance Fee	\$26 per item
Overdraft Transfer Fee	\$4 per item*
Overnight Courier Fee (to send anything overnight)	\$20
Return Mail Fee	\$2 per item
Statement Printout	\$2 per month*
Stop Payment Fee	\$20 per item*
Teller Check	\$3 per check
Cost to mail a Check	\$5 per check (free in ePay)
Cashier's Check	\$5 per check
Visa Gift Card	\$4
Incoming Wire	\$10
Outgoing Domestic Wire	\$20
Outgoing International Wire	\$30

\* May be subject to Iowa Sales Tax

\*\* Surcharge fees may come from the owner of the ATM.

### Lobby (both locations)

Monday - Tuesday	8:00 AM - 5:00 PM
Wednesday	10:00 AM - 5:00 PM
Thursday	8:00 AM - 5:00 PM
Friday	8:00 AM - 5:30 PM
Saturday	8:00 AM - 12:00 PM

### Colorado Street Drive-Thru

Monday - Tuesday	7:30 AM - 5:30 PM
Wednesday	10:00 AM - 5:30 PM
Thursday	7:30 AM - 5:30 PM
Friday	7:30 AM - 6:00 PM
Saturday	7:30 AM - 1:00 PM

### Cedar Street Drive-Thru at

Monday - Friday	7:30 AM - 6:00 PM
Saturday	7:30 AM - 1:00 PM

159 Colorado Street • 2915 Cedar Street  
Muscatine, IA 52761  
Phone: 563.264.7210 • Fax: 563.264.7126

[www.memberscommunitycu.org](http://www.memberscommunitycu.org)

Federally  
insured by  
NCUA.



**Members Community  
Credit Union**  
together we're better.

# Rate & Fee Schedule

Share Accounts

Club Accounts

Transaction Accounts

IRA Shares

## Rate Schedule and Balance Requirements

Members Community Credit Union membership is established by opening a Primary Share Savings Account. The rates, fees, and terms in this schedule are applicable to your accounts and are accurate as of the effective date, however, we may offer other rates for these accounts at times.

DESCRIPTIONS	Primary Share Savings	Free Checking	Checking 2.0	Money Market Account	Christmas Club	Vacation Club	Tax Club	MY (Members Youth) Account	IRA
<b>Dividend Rate/ Annual Percentage Yield (APY)</b>	SEE RATE INSERT SHEET	SEE RATE INSERT SHEET	SEE RATE INSERT SHEET	SEE RATE INSERT SHEET	SEE RATE INSERT SHEET	SEE RATE INSERT SHEET	SEE RATE INSERT SHEET	SEE RATE INSERT SHEET	SEE RATE INSERT SHEET
<b>Dividends Compounded</b>	MONTHLY	MONTHLY	MONTHLY	MONTHLY	ANNUALLY	MONTHLY	MONTHLY	MONTHLY	QUARTERLY
<b>Dividends Credited</b>	MONTHLY	MONTHLY	MONTHLY	MONTHLY	ANNUALLY	MONTHLY	MONTHLY	MONTHLY	QUARTERLY
<b>Dividend Period</b>	CALENDAR MONTH	CALENDAR MONTH	CALENDAR MONTH	CALENDAR MONTH	ANNUAL (11/1 to 10/31)	CALENDAR MONTH	CALENDAR MONTH	CALENDAR MONTH	CALENDAR QUARTER
<b>Minimum Opening Deposit</b>	\$5	NONE	NONE	\$2,500	NONE	NONE	NONE	NONE	NONE
<b>Minimum Balance to Avoid a Service Fee</b>	NONE	NONE	NONE	\$2,500	NONE	NONE	NONE	NONE	NONE
<b>Minimum Balance to Earn Stated APY</b>	\$25	NONE	NONE	\$2,500	\$25	\$25	\$25	NONE	NONE
<b>Balance Method</b>	AVERAGE DAILY BALANCE	AVERAGE DAILY BALANCE	AVERAGE DAILY BALANCE	DAILY BALANCE	AVERAGE DAILY BALANCE	AVERAGE DAILY BALANCE	AVERAGE DAILY BALANCE	AVERAGE DAILY BALANCE	AVERAGE DAILY BALANCE
<b>Account Limitations</b> <i>(See detailed description listed in right column)</i>	NONE	NONE	LIMITATIONS APPLY	WITHDRAWAL LIMITATIONS APPLY	WITHDRAWAL LIMITATIONS APPLY	NONE	NONE	NONE	NONE

APY = Annual Percentage Yield

## Truth-in-Savings Account Disclosures

All of the accounts described in this Rate and Fee Schedule are share accounts. The following disclosures apply to all of the accounts except as specifically described.

**Rate Information:** The Annual Percentage Yield (APY) is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the Dividend Rate and APY may change at any time as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

**Nature of Dividends:** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**Dividend Compounding and Crediting:** The compounding and crediting of dividends and dividend period applicable to each account are set forth in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period. Accrued dividends will be forfeited (not paid) in cases where the account is closed before dividends are credited.

**Accrual of Dividends:** For all accounts, dividends will begin to accrue on non-cash deposits (like checks) on the business day you make the deposit to your account.

**Balance Information:** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Primary Share Savings, Checking, Christmas Club, Vacation Club & Tax Club accounts, there is a minimum average daily balance required to obtain the APY for the dividend period. If the minimum, average daily balance is not met, you will not earn the stated APY. For all accounts using an average Daily Balance method, dividends are calculated by applying a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period.

**Account Limitations:** Checking 2.0: Qualifications must be met monthly to earn stated APY and to receive up to \$10 in ATM fee reimbursements. Dividends will be paid on balances up to \$10,000, balances over \$10,000 will not earn APY. Qualifications include making at least 15 debit card purchases, receiving eStatements and having a direct deposit or ACH withdrawal of \$100 or more each month. Christmas Club: The entire balance will be transferred to your primary share savings on or after November 1 and the account will remain open. There is a withdrawal fee as listed in the fee schedule for each withdrawal from the account after the first seven days the account is opened.

**Money Market:** You may make up to six (6) preauthorized, automatic, telephonic, home banking or audio response transfers to another account of yours or to a third party during any calendar month. A preauthorized transfer includes any arrangement with the Credit Union to pay a third party from the member's account upon oral or written orders, including orders received through the automated clearing house (ACH). There is no limit on the number of transactions you may make in the following manner (i) transfers to any loan account with the Credit Union; (ii) transfers to another Credit Union account or withdrawals (checks mailed directly to you) when such transfer of withdrawal is initiated in person or by mail. If a transfer request would exceed the transfer limitations set forth above in any statement period, the Credit Union may refuse or reverse the transfer and your account will be subject to suspension or closure by the Credit Union, and the Credit Union may impose a charge.

**MY Account Bonus:** MY (Members Youth) Accounts are for children under 12 years old. Earn a prize coin per deposit of \$10 or more. Limit one prize coin per member/per day. Prize coin(s) can be redeemed in prize dispensing machine at either branch. In addition, receive a coin cup match using the coin cup provided by MCCU and receive a coin deposit total match up to \$25. Matched amount will be deposited into your MY Account within 2 business days. Limit one coin cup match per member / once per calendar year (January - December) no exceptions. MY Account member will receive a birthday card and treat coupon, along with invitations to special MY Account activities and events. Abuse of MY Account bonuses could result in account closure.

**Overdraft Advance:** If eligible as defined in the credit union's overdraft advance policy, there will be an overdraft fee as listed in the fee schedule for each overdraft honored upon first time presentment for checks and other debits cashed at a teller's window; ACH items; ATM withdrawals and/or point of sale transactions (if you have opted to allow this service); service or check charges; and loan payments.