

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

Checking Account Fees

Minimum Balance Fee	\$9.00
Paid Item NSF Fee (A non-sufficient funds item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means)	\$39.00
Returned Item NSF Fee (A non-sufficient funds item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means)	\$39.00
Consecutive Day NSF Fee*	\$12.00
<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)	\$39.00
Returned deposited item	\$17.00
Copy of cancelled check	\$7.00
Copy of statement	\$7.00
Printout of current statement (per page)	\$1.50
Reconciliation of account (per hour -1/2 hour minimum)	\$22.00
Counter Check	\$0.35
Closing account within 90 days	\$22.00
Overdraft transfer from savings (per day)	\$14.00
Dormant fee (per month after 2 years of inactivity)	\$12.00
Telephone Transfer	FREE
Foreign Check Deposit Fee (per item presented)	\$22.00
Check Printing	Varies

Savings Account Fees

Paid Item NSF Fee (A non-sufficient funds item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means)	\$39.00
Returned Item NSF Fee (A non-sufficient funds item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means)	\$39.00
Stop Payment (ACH)	\$39.00
Returned Deposited item	\$17.00
Telephone Transfer	FREE
Closing account within 90 days	\$22.00
Copy of Statement/Paper Statement	\$7.00
Printout of Current Transaction History	\$1.50
Withdrawal or closure of Club prior to scheduled payout	\$12.00
Dormant fee (per month after 2 years of inactivity)	\$12.00
Excess Activity fee on Savings or MMA Account (Per Item, Over 6)	\$7.00
Foreign Check Deposit Fee (per item presented)	\$22.00

Visa Check Card Fees

Foreign ATM	\$2.00
Replace lost card	\$12.00

Other Fees and Services

Money Order	\$4.00
Official Check (customers only)	\$8.00
Check cashing fee (account balance below \$100)	\$12.00
Check cashing fee (non-customer)	\$12.00
Undeliverable Statement/Mail (per month)	\$7.00
Night deposit lock bag (refundable)	\$32.00
Night deposit bag key replacement	\$15.00
Incoming Wire	\$17.00
Outgoing Wire (domestic)	\$27.00
Outgoing Wire (international)	\$35.00
IRA Transfer Fee	\$30.00
Tax Levy/Garnishment	\$50.00
Escheat Fee (Per Account)	\$27.00
Zipper Bag	Small \$5.00 Large \$7.00

Safe Deposit Box Fees

3x5	\$15.00
5x5	\$20.00
3x10	\$25.00
5x10	\$35.00
10x10	\$70.00
Late payment fee	\$7.00
Lost key replacement charge	greater of actual cost or \$27.00
Box drilling	greater of actual cost or \$87.00
Box surrendered without keys	greater of actual cost for drilling or \$87.00
Inventory fee (per hour, min \$25)	\$27.00