

# Midwest Coalition of Labor Credit Union

## FEE SCHEDULE

(Effective January 1, 2023)

### General Fees

- Bank Checks <sup>1</sup>	\$1.00
- Monthly/Quarterly Printed Statements <sup>2</sup>	\$2.00
- Incoming Wire Transfers	Free
- Domestic Wire Transfers	\$25.00
- International Wire Transfers	\$50.00
- Return Check or ACH	\$25.00
- Loan Late Payment	\$25.00
- Credit Card Late Payment	\$25.00
- Stop Payment (Credit Union Check)	\$25.00
- Close Acct within 12 months	\$25.00
- Statement / History Print	\$5.00
- Check Print Out	\$5.00
- Unclaimed property (Escheatment)	\$50.00
- Research (30 minute minimum)	\$50.00 per hour
- Return Mail Fee	\$5.00
- Rush Title Fee (Same Day)	\$25.00

### Checking Fees

- Return Check	\$25.00
- Stop Payment	\$25.00
- Stop Payment (series)	\$50.00
- Copy of Member Check	\$5.00
- Overdraft From Savings <sup>3</sup>	\$5.00
- Scheduled or Next Day Bill Payment	Free
- Rush Bill Payment	\$9.95

### Visa Debit & Credit Fees

- Non-sufficient funds (NSF)	\$25.00
- Return Check or ACH	\$25.00
- New Card	\$10.00
- New Pin (Credit Cards)	\$5.00
- Debit Card Withdrawals <sup>4</sup>	\$3.00

### Visa Gift Cards

- Gift Cards	\$3.00 each
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<sup>1</sup> two (2) free per month

<sup>2</sup> waived with \$5,000 minimum balance in savings account(s)

<sup>3</sup> six (6) free each statement cycle

<sup>4</sup> five (5) free debit card withdrawals per month

## **Mission Statement**

*The Midwest Coalition of Labor Credit Union (MCLCU) is a member owned, not profit financial organization dedicated to providing a full range of financial services. Our mission is to ensure the long-term stability, managed growth and the members' continued trust and loyalty in our credit union.*

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### **Checking and Debit Card**

“Free checking” means no monthly service charge, no per check fee and no minimum balance required. Overdraft protection is available from share savings. Receive a free book of checks when opening a checking account. A \$25 fee is charged per item for non-sufficient funds. Eligible members may apply for our Visa Debit card. No ATM fees for deposits and five free withdrawals per month.

### **Surcharge Free ATMS**

In addition to the Credit Union's five ATMs, MCLCU has partnered with the Allpoint Network to offer our members additional surcharge free ATMs. There are over 55,000 ATMs across the country with ATMs inside Target, Speedway, Costco, Walgreens, CVS, Circle K and many other stores. Log into [www.AllpointNetwork.com](http://www.AllpointNetwork.com) or download the app to find surcharge free ATMs in your area.

### **Phone Numbers**

Debit Card Pin Reset	(800) 992-3808
Lost/Stolen Debit Cards	(844) 400-5326
Credit Card Member Services	(800) 322-8472
24/7 Audio Response	(844) 297-9212

