

Your Credit Union's SCHEDULE OF FEES

Effective 1-1-2019

GENERAL SERVICES

Cashier / Corporate Checks	\$3.00
Money Orders	\$2.00
<hr/>	
Mailed Monthly Statements	\$3.00*
Free to Youth Accounts and Owners 62 & older. *fee is per month and for 'standard option' paper statements. There may be an additional cost for other optional styles.	
Statement Copies (per month)	\$3.00
History Printout (per month)	\$3.00
<hr/>	
Telephone Transfer from Savings	\$3.00
U.S. Wire Transfer	\$25.00
Foreign Wire Transfer	\$35.00
<hr/>	
Close Account (< 6 months)	\$25.00
Dormant Account (per month)	\$5.00
<hr/>	
Bill Pay (\$.50 each additional over 15)	\$5.95
Bill Pay No Use Fee > 90 days	\$2.50
<hr/>	
Manual Transaction Posting	\$5.00
Bad Address/Return Mail	\$20.00
Monthly Maintenance - Savings	\$5.00
Monthly Maintenance - Build Up Acct.	\$15.00
<hr/>	
Escheat Account	\$50.00
Check Cashing	\$5.00
Fax Service/Document Copy (per page)	\$1.00
Canadian/Foreign Item	\$10.00
Exceed Reg D Limit (per occurrence)	\$4.00
Verification of Deposit or Lien	\$15.00
Prepaid VISA Gift Cards	\$3.00

LOANS

Loan Late Fee	\$25.00
Home Equity Loan Late Fee	\$75.00

CHECKING

Stop Payment	\$30.00
NSF Funds	\$30.00
Courtesy Pay/Overdraft	\$30.00
Deposit Item Charge Back	\$30.00
Automatic Transfer (from savings)	\$3.00
Garnish/Levy or Collection Item	\$50.00
Check Copies	\$5.00
Account Research - per hour	\$0.00
Temporary Checks (new accounts free) (4 per page)	\$3.00

ATM/DEBIT

ATM/Debit Card Replacement	\$20.00
Debit Card International Transactions	1% of the Transaction Amount
ATM Transaction Fee (6 free/mo.)	\$1.00
Rush Debit Card & Pin	Vendor Chg.

CREDIT CARD

Returned Payment	\$25.00
Statement Copy	\$3.00
Pin Replacement	\$4.00
Card Replacement	\$20.00



www.michiganlegacycu.org



Your savings federally insured to at least \$250,000 and backed by
the full faith and credit of the United States Government



Equal Housing Lender