



MATCU
Memphis Area Teachers' Credit Union

Fee Schedule

Effective September 1, 2009

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Classic level monthly service fee.....	\$8
Gold level monthly service fee	\$6
Money Order.....	\$1
Traveler's Cheques	\$1 per \$100
Deposited checks (and other items) returned unpaid.....	\$15
Dormant account fee.....	\$10 monthly
<i>An account is considered dormant if for 13 months no withdrawals, deposits, credit card payments or loan payments other than credited dividends, have been made to the account and your account balance is less than \$50.</i>	
Non sufficient funds-each	\$30
Account activity printout	\$1
Account research.....	\$15 per hour, \$15 minimum
Stop payments.....	\$26
Domestic wire transfer-outgoing	\$20
Incoming wire transfer.....	\$15
Foreign wire transfer-outgoing	
Up to \$16,000.....	\$65
Over \$16,000.....	Based on amount of wire -not to exceed \$85
Garnishment.....	\$30 each
Copy of draft.....	\$3
Copy of corporate share draft	\$3
Check cashing fee	\$5
<i>(Accounts with a balance under \$100, no loan or credit card)</i>	
Foreign Funds received for collection	\$15
Verification of deposit/mortgage.....	\$10
Internet Banking Bill Payment fee	FREE
Official Checks.....	\$3 each
Official Check Stop Payment.....	\$30
Replacement Debit Card.....	\$5
Loan Deferment/Extension Fee	\$25
<i>Only one extension per 12 months.</i>	
Indirect Auto Loan Documentation Fee.....	\$50
Invalid Address.....	\$5
One time membership fee.....	\$5
Credit Card cash advance in branch.....	\$3
Excess Savings Transaction.....	2 each month then \$3/trans.
Negative balance fee.....	\$20 if negative for 7 consecutive days
Overdraft Protection transfer.....	3 free, then \$5/per transfer
Business Checking Monthly service fee.....	\$10
Overdraft courtesy pay.....	\$30
Account Number Change Fee.....	\$10