

Motor City Co-op Credit Union FEE SCHEDULE

As of January 1, 2009

Account Fees

- Returned Item Fee (Any Reason) \$25.00 Each
- Items Cleared with Overdraft Privilege \$ 25.00 Each
- Transfer for Overdraft
 - Line of Credit/Savings \$1.00 Each
- Stop Payment Fee (EFT or Check) ... \$15.00/Request
\$30.00/Series
- History of Account Fee \$ 2.00/Page
- Temporary Check Fee \$ 2.00/Sheet
- Member Certified Check Fee \$5.00 Each
- Check Inquiry Fee \$1.00 Each
- Check Photocopy Fee \$5.00 Each
- Balance Inquiry Fee \$1.00 Each
- Account Reconciliation/
Research Fee \$20.00/Hour
- Multiple Payee Corporate
Check Fee \$3.00 Each

Other Service Fees

- Deposited Item Return Fee \$25.00 Each
- Wire Transfer Fee (Incoming) No Fee
- Wire Transfer Fee (Outgoing) \$25.00/Transfer
- Western Union Wire Fee \$21.00/Minimum Wire
- Money Order Fee \$2.00 Each
- Travelers Check Fee
 - Checks for One \$1.00/\$100.00
 - Checks for Two \$2.00/\$100.00
 - Gift Checks \$2.00 Each
- VISA Gift Cards \$3.95 Each
- Legal Process Fee \$25.00 Each
- Check Cashing Fee \$2.00 Each
(\$2.00 fee will be waived if member has a minimum of \$100 in savings or any other product or service)
- Business Account Fee \$35.00/Month
- Check Withdrawal by Mail Fee \$2.00/Check
- Account Closed within 1st Year \$10.00
- Mail Return
 - Address Change/Re-mail \$1.00 Each
- Canadian check Handling \$5.00 Each
(Canadian Checks drawn on non-U.S. banks)
- FAX
 - Single Page incoming/outgoing \$3.00
 - Each Additional Page \$1.00
- Inactive Account Fee \$5.00/Month
Inactive means 12 months below \$300 balance without activity)
- Telephone Transfer Fee \$2.00/Transfer
(Does not include Speedy Line or ATM)
- SC24 – CO-OP Network – Family Service
Centers Fee \$1.00 Each
- Non-Member Loan Application \$10.00 Each

EFT Fees (ATM or Debit Card)

- ATM Withdrawal/Transfer Fee \$2.00/Transaction
(At non Motor City or non Co-op Network ATMs)
- Additional or Replacement Card Fee ... \$ 5.00 Each
- PIN Replacement Fee \$5.00/PIN
- Overdrawn Account Fee \$25.00 Each
- Transfer or Overdraft
 - Line of Credit/Savings \$1.00 Each
- Balance Inquiry Fee \$2.00 Each
(At non Motor City or non Co-op Network ATMs)
- ATM Deposit Adjustments Max \$6.00 Each
(Deposit amounts incorrectly entered by member)
- Rush Order Card Replacement Fee \$30.00 Each
- MasterCard International Service Assessment Fee (up to 1% of the U.S. dollar amount of the transaction for foreign transactions)

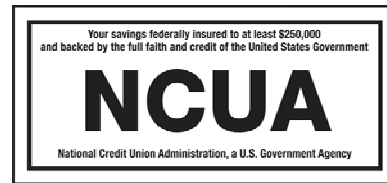
VISA/MasterCard

- Card or PIN Replacement Fee \$5.00 Each
- Immediate or Temporary
 - Increase Fee \$5.00 Each
- Copy of Statement Fee \$2.00 Each
- Copy of Draft Request Fee \$5.00 to \$25.00
- Automatic Bill Payment
 - Setup fee for funds deducted from Motor City Co-op Credit Union No Fee
 - Funds deducted from another Financial Institution-one time only \$5.00 Each
- Change Fee (any type) \$2.00 Each
- Returned Payment Fee \$25.00 Each
- Telephone Payment Transfer Fee \$2.00 Each
- Rush Order Card Replacement Fee \$30.00 Each
- Late Payment Fee \$15.00 Each
- Over the Limit Fee \$15.00 Monthly
- Lettercheck Returned Check Fee \$25.00 Each
- Lettercheck Stop Payment Fee \$15.00 Each
- VISA International Service Assessment Fee (1% of the U.S. dollar amount of the transaction for foreign transactions with currency conversion—0.8% with no currency conversion)
- MasterCard International Service Assessment Fee (up to 1% of the U.S. dollar amount of the transaction for foreign transactions)

Share Value/Membership Fee

- Par Value of One Share \$10.00
- One Time Membership Fee \$3.00

The rates appearing in this Schedule are accurate as of the Last Dividend Declaration Date indicated on this Truth-In-Lending Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.



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

MOTOR CITY CO-OP CREDIT UNION

37321 Garfield Road
Clinton Township, MI 48036-2052
Phone: (800) 328-8051
Fax: (586) 228-8982

25141 Hoover Road
Warren, MI 48089-1145
Phone: (800) 328-8051

3151 Gratiot Avenue
Detroit, MI 48207-2335
Phone: (800) 328-8051

28421 Utica Road
Roseville, MI 48066-2532
Phone: (800) 328-8051