

The rates and fees appearing in the Schedule are accurate and effective for accounts as of the Last Dividend Declaration Date indicated on this Rate and Fee Schedule. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

**DOWNTOWN**  
 101 North Walker  
 Oklahoma City, OK 73102  
 405/813-5500

**DOWNTOWN DRIVE THRU**  
 616 Colcord Suite 101  
 Oklahoma City, OK 73102  
 405/813-5500

**SOUTH**  
 8812 South Walker  
 Oklahoma City, OK 73139  
 405/813-5550

**NORTH**  
 3561 West Memorial Road  
 Oklahoma City, OK 73134  
 405/813-5565

**COUNCIL OFFICE**  
 9012 North Council  
 Oklahoma City, OK 73132  
 405/813-5570



A CREDIT UNION FOR ME AND YOU

[www.mecuokc.org](http://www.mecuokc.org)

mecucd 2014-10-01

## FEE SCHEDULE

### SAVINGS ACCOUNT FEES

- Savings Excess  
 Withdrawals .....Three (3) withdrawals per quarter at no .....charge. \$1.00 per withdrawal thereafter.
- IRA Share  
 Account Withdrawal .....\$25.00 per withdrawal if not at least .....age 59 1/2 years old.
- IRA Share Account  
 Minimum Balance.....\$8.00 per year if balance is below .....\$1,000.00 at the end of the year.

### CHECKING ACCOUNT FEES

- Deposits in by 10:00 a.m. the following business day, will pay the return check, but the insufficient "NSF" fee will be assessed.
- Paper Statements .....\$2.50 per item
  - NSF fee for checks, ACH withdrawals, and Debit Card transactions ..... \$30.00
  - Overdraft Privilege Fee .....\$30.00 per item
  - Deposited Item Return.....\$15.00 per item
  - Stop Payment and Stop Payment for Bill Pay ..... \$25.00 per request
  - Check Printing .....Prices vary depending on check style
  - Checking Account Fees .....\$3.00 per month, or no charge if one of the following occur:
    - The minimum balance for the account is maintained;
    - When using direct deposit to a MECU account;
    - When maintaining a \$10,000.00 Share Certificate, IRA Share Certificate, or an IRA Share Account or;
    - When qualified for a VIP account or Teen Club Account
  - Business Checking Account  
 Service Fee .....\$15.00 per month

### MONEY MARKET CHECKING

- Account Service.....\$10.00 per month unless:  
 The minimum account balance of \$2000.00 is maintained or if one of the following relationships exist:  
 a \$10,000.00 Share Certificate, IRA Share Certificate, or IRA Share Account

### SAFE DEPOSIT BOX FEES

- 10 X 10.....\$60.00 Annually
- 5 X 10.....\$40.00 Annually
- 3 X 10.....\$25.00 Annually
- 3 X 5.....\$15.00 Annually
- Key Replacement.....1 Key \$100.00  
 .....2 Keys \$150.00  
 .....Box Drilling \$150.00

### OTHER SERVICE FEES

- Account Reconciliation .....\$10.00 per hour
- Account Research .....\$10.00 per hour
- Statement Copy .....\$5.00 per statement
- Research Copies (e.g., check copies, deposit copies) \$5.00 per item
- Items Sent for Collection.....\$10.00 per item
- Wire Transfer (outgoing/  
 domestic) .....\$10.00 per item
- Returned Mail .....\$5.00
- Corporate Check.....\$3.00 per check
- Legal Process.....\$10.00 per hour
- Inactive Account .....\$5.00 per month after twelve (12) months .....and account balance less than \$50.00 with .....no other relationship services
- Check Cashing .....\$5.00 per check without an .....active checking account, loan, .....CD or IRA Account
- Overdraft transfer from savings.....\$2.00 per occurrence
- IRA Share Account Enrollment.....\$8.00 at opening
- Business Loan Annual  
 Maintenance Fee .....\$50.00
- Deferred Payment Fee.....\$30.00  
 (nonpromotional and promotional)
- Loan Late Fee.....\$20.00
- Verification of Deposit Fee .....\$10.00
- Loan Application Fee .....\$35.00
- Loan Subordination Agreement .....\$175.00
- Notary fee (non-members).....\$5.00
- Loan Payment by Phone (using credit card) .....3% of the payment
- Photocopy Check.....\$5.00 per item

### ELECTRONIC FUNDS TRANSFER FEES

- TransFund ATM  
 Withdrawal/Inquiry/Transfer .....\$0.50 per transaction
- Non-TransFund ATM  
 Withdrawal/Inquiry/Transfer .....\$1.50 per transaction
- ATM / VISA Check Card  
 Additional Cards .....\$5.00 per card
- NSF .....\$30.00 per item
- Lost or Replaced Debit Cards.....\$7.00 per item

### CREDIT UNION MEMBERSHIP

- Membership Share.....\$5.00 par value

# Rate & Fee Schedule

## Savings and Checking Accounts



A CREDIT UNION FOR ME AND YOU

# Savings and Checking Accounts

The rates, fees and terms applicable to your account at the Credit Union are provided in this rate and Fee schedule. The Credit Union may offer other rates for these accounts from time to time.

Last Dividend Declaration Date \_\_\_\_\_

|  | ■ SAVINGS ACCOUNT                                 | ■ NON DIVIDEND BEARING SAVINGS ACCOUNT            | □ GOLD SAVINGS   | □ IRA SHARE ACCOUNT                  | □ SUPER CHECKING          | □ MONEY MARKET CHECKING ACCOUNT | □ CHECKING ACCOUNT | □ BUSINESS CHECKING ACCOUNT | □ HELOC CHECKING ACCOUNT                          |
|--|---|---|------------------|--------------------------------------|---------------------------|---------------------------------|--------------------|-----------------------------|---|
| <b>DIVIDENDS</b><br>Dividend Rate / Annual |   |   |                  |                                      |                           |                                 |                    |                             |   |
| Dividends Compounded                       | Quarterly   | n/a   | Quarterly        | Quarterly                            | Monthly                   | Quarterly                       | n/a                | n/a                         | n/a   |
| Dividends Credited                         | Quarterly   | n/a   | Quarterly        | Quarterly                            | Monthly                   | Quarterly                       | n/a                | n/a                         | n/a   |
| Dividend Period                            | Calendar Quarter                                  | n/a   | Calendar Quarter | Calendar Quarter                     | Calendar Month            | Calender Quarter                | n/a                | n/a                         | n/a   |
| <b>BALANCE REQUIREMENTS</b>                |   |   |                  |                                      |                           |                                 |                    |                             |   |
| Minimum Opening Deposit                    | \$5.00  | \$5.00  | \$25,000.00      | \$25.00                              | \$25.00                   | \$2,000.00                      | \$25.00            | \$100.00                    | n/a   |
| Minimum Balance to Avoid Service Fee       | n/a   | n/a   | n/a              | \$1,000.00                           | n/a                       | \$2,000.00                      | \$300.00           | n/a                         | n/a   |
| Minimum Balance to Earn Stated APY         | n/a   | n/a   | \$25,000.00      | n/a                                  | Average Balance of \$0.01 | n/a                             | n/a                | n/a                         | n/a   |
| Balance Method                             | Average Daily Balance                             | n/a   | Daily Balance    | Average Daily Balance                | Average Daily Balance     | Average Daily Balance           | n/a                | n/a                         | n/a   |
| <b>ACCOUNT LIMITATIONS</b><br>See below    | Account transfer and withdrawal limitations apply | Account transfer and withdrawal limitations apply | n/a              | Account withdrawal limitations apply | See Below                 | n/a                             | n/a                | n/a                         | Account transfer and withdrawal limitations apply |

## TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Rate and Fee Schedule are share accounts or share draft accounts.

### RATE INFORMATION

The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Savings, IRA Share, Money Market Checking accounts, and Super Checking, the Dividend Rate and Annual Percentage Yield may change monthly/quarterly as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the rate and yields of the last dividend declaration date which is set forth in the Rate Schedule.

### NATURE OF DIVIDENDS

Dividends are paid from current income and available earnings after the required transfers to reserves at the end of the dividend period.

## DIVIDENDS COMPOUNDING AND CREDITING

The compounding and crediting of dividends applicable to each account is set forth in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the Dividend Period and ends on the last calendar day of the Dividend Period.

### ACCRUAL OF DIVIDENDS

For Savings, IRA Share, Money Market, and Super Checking accounts, dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account. For Savings, IRA Share, Money Market, and Super Checking accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

## BALANCE INFORMATION

The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Money Market Checking accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance is not met, there is a minimum balance required to avoid a service fee for the dividend period. For Super Checking there is no minimum balance requirement. For IRA Share accounts, there is a minimum balance to be met at the end of the year to avoid a service fee. If the minimum daily balance is not met, there will be a service fee as set forth on the reverse side. For Savings, IRA Share, Money Market and Super Checking accounts using an Average Daily Balance method, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is determined by adding the full amount of the principal in the account for each day of the period and dividing that figure by the number of days in the period. For the Gold Savings accounts, there is a minimum daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum daily balance is not met, you will not earn the stated Annual Percentage Yield. For all accounts using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day. All Business Checking Accounts will incur a \$15.00 per month fee.

## ACCOUNT LIMITATIONS

For Savings accounts, no more than six (6) pre-authorized, automatic, or telephone transfers may be made from these accounts to another account. If you exceed these limitations, your account may be subject to a fee or be may closed. For Savings accounts, three (3) withdrawals per quarter are allowed, after which a fee will be imposed. For IRA Share accounts, there will be a withdrawal fee imposed if you are under the age 59 1/2. For Gold Savings, Money Market Checking, and Busines Checking accounts, no account limitations apply. HELOC Checking account withdrawals are limited to the available balance of the HELOC.

In order to be eligible for dividends, to be paid to the Super Checking account, all of the following qualifications apply: you must make twelve (12) signature-based visa debit card transactions (Online check card transactions and pay-at-the-pump as signature based transactions) per month, have at least one (1) Direct Deposit or ACH deposit per month, use E-statements or On-line banking monthly, and have at least one (1) auto debit or bill pay deduction per month from your checking account.

Super Checking accounts opened after July 1, 2012 are limited to dividend earnings on not more than one Super Checking account.