

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.

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Oklahoma City, OK 73132  
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NORTH OFFICE  
6801 W. Memorial Rd., Ste. H  
Oklahoma City, OK 73142  
(405) 813-5500



**CREDIT UNION MEMBERSHIP**

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

**SAVINGS ACCOUNT FEES**

**Savings Excess Withdrawals:**

Three (3) withdrawals per quarter at no charge. \$1.00 per withdrawal thereafter.

**IRA Share Account Withdrawals:**

\$25.00 per withdrawal if not at least age 59 ½ years old.

**IRA Share Account Minimum Balance:**

\$8.00 per year if balance is below \$1,000.00 at the end of the calendar 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.

**Business Checking Service Fee** .....\$ 15.00 per month

(for additional fees, see Other Checking Account Related Fees)

**Checking Accounts (Non-Business)**

Checking Account Service Fee.....\$ 3.00 per month

Temporary Checks .....\$ 1.00 per page (includes 4 cks)

There is no monthly non-business checking account fee charged if one of the following occurs:

1. The minimum balance for the account is maintained;
2. When using direct deposit to a MECU account;
3. When maintaining a \$10,000.00 Share; Certificate, IRA Share Certificate, or an IRA Share Account; or
4. When qualified for a VIP account or Teen Club Account.
5. For additional fees, see Other Checking Account Related Fees)

**OTHER CHECKING ACCOUNT RELATED FEES**

Check Order/Printed Check Fees ..... prices vary by check style

Deposited Item Return Fee .....\$ 15.00 per item

Insufficient (NSF) Fee for:

ACH Withdrawals .....\$ 30.00 per item

ATM Withdrawals.....\$ 30.00 per item

Checks .....\$ 30.00 per item

Debit Card Transactions .....\$ 30.00 per item

Overdraft Privilege Fee .....\$ 30.00 per occurrence

Paper Statement Fee .....\$ 2.50 per month

Stop Payment Fee .....\$ 30.00 per item

Stop Payment Fee for Bill Pay .....\$ 30.00 per item

**MONEY MARKET (MM) CHECKING FEES**

MM Account Standard Service Fee .....\$ 10.00 per month unless:

1. The minimum account balance of \$2,000.00 is maintained; or
2. One of the following exists:  
..... A \$10,000.00 Share Certificate;  
..... An IRA Share Certificate; or  
..... An IRA Share Account

**SAFE DEPOSIT BOX FEES**

3x5 .....\$ 15.00 annually

3x10 .....\$ 25.00 annually

5x10 .....\$ 40.00 annually

10X10 .....\$ 60.00 annually

Key Replacement – 1 key .....\$100.00 per occurrence

Key Replacement – 2 keys.....\$150.00 per occurrence

Drill Box.....\$150.00 per occurrence

**OTHER SERVICE FEES**

Account Reconciliation Fee .....\$ 10.00 per hour

Account Research Fee .....\$ 10.00 per hour

Business Loan Fee .....\$ 50.00 annually

Check Cashing Fee.....\$ 5.00 per check

(without an active checking account, loan, CD or IRA account.)

Corporate Check Fee.....\$ 3.00 per check

Credit Card Rewards Fee.....\$ 25.00 annually

Inactive Account Fee.....\$ 5.00 per month

(after twelve (12) months and with account balance less than \$50.00

with no other relationship / services)

Invalid Address Fee (eff. July 1, 2018) ..\$ 2.00 per month

(until proper address is provided)

IRA Share Account Enrollment Fee .....\$ 8.00 at opening

Items Sent for Collection Fee .....\$ 10.00 per item

Legal Process Fee .....\$ 10.00 per hour

Loan Application Fee.....\$100.00 per application

Loan Documentation Fee.....\$ 60.00 per loan

Loan Late Fee .....\$ 20.00 per occurrence

Loan Payment by Phone Fee.....3% Credit Card

Loan Payment by Phone Fee.....\$4.95 flat fee Debit Card

Loan Payment Deferrals.....\$ 35.00 per approved request

Loan Skip-a-Pay Fee (twice year/promo) ....\$ 35.00 each approved or denied

Loan Subordination Fee .....\$175.00 per approved request

Notary Fee (non-members).....\$ 5.00 per request

Overdraft Transfer from Savings Fee ...\$ 2.00 per occurrence

Photocopy Check Fee.....\$ 5.00 per item

Research Copies Fee (e.g., check copy) .....\$ 5.00 per item

Returned Mail Fee.....\$ 5.00 per occurrence

Statement Copy Fee (paper/reproduced) ....\$ 5.00 per statement

Statement Copy Fee (USB/reproduced) .....\$ 20.00 (1 to 11 months)

Statement Copy Fee (USB/reproduced) .....\$ 30.00 (1 to 3 years)

Statement Copy Fee (USB/reproduced) .....\$ 60.00 (1 to 7 years)

Verification of Deposit Fee.....\$ 10.00 per item

Wire Transfer Fee (outgoing/domestic ONLY) \$ 10.00 per item

**ELECTRONIC FUNDS TRANSFER FEES**

Non-TransFund ATM Fee .....\$ 1.50 per transaction (withdrawals, inquiries or transfers)

ATM / VISA Check Card Fee.....\$ 7.00 per card (additional card fee)

Insufficient (NSF) fee.....\$ 30.00 per item

Lost or Replaced Debit Card Fee .....\$ 7.00 per card

SAVINGS & CHECKING ACCOUNTS  
RATE AND FEE SCHEDULE



## SAVINGS AND CHECKING ACCOUNTS

Last Dividend Declaration date \_\_\_\_\_

	SAVINGS ACCOUNTS	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> 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	Calendar 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> (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 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 Business 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.