

GENERAL SERVICES (cont'd)

Money Order	\$5.00
Notary fee (per signature)	\$10.00
Re-open Closed Account	\$5.00
Return mail	\$3.00
Returned deposit item	\$25.00
Research time per hour (1 hour min.)	\$25.00
Signature Guarantee for checks/documents (each)	\$3.00
Special Handling	\$10.00
Stop payment on Corp/Cashier's check/Money Order	\$20.00
Transaction Listing (per page)	\$1.00
Wire transfer – outgoing – Domestic	\$20.00
Wire transfer – outgoing – International	\$30.00
Wire transfer – incoming	\$10.00

Business Services Fees and Charges



Matadors Business Services

www.matadors.org

**Matadors Community
Credit Union**

Mailing Address:

P.O. Box 1052
Northridge, CA 91328
(818) 993-6328

Web Site:

www.matadors.org

MARS:

(800) 283-6277

(818) 701-6277



**Matadors
Business
Services**



Federally Insured by NCUA

Matadors Community Credit Union offers many services at no charge to its members. Certain costly services make some fees necessary. By asking members who use these services to help pay for them, our entire membership is served in the fairest way possible, enabling us to continue to offer competitive rates on accounts and loans.

MCCU Membership requires a \$5 membership savings balance.

Any fees charges against a member's account will reduce the APY (Annual Percentage Yield).

PRIMARY & REGULAR BUSINESS SAVINGS ACCOUNTS

Membership fee (one-time)	\$10.00
Balance below \$100 (monthly)	\$5.00
Excessive Teller/ATM Savings Withdrawals (each excess of six)	\$5.00

BUSINESS SAVERS PLUS

Below minimum balance fee (\$1,000 Minimum balance required)	\$10.00
Excessive withdrawal fee (over six withdrawals in a month)	\$5.00
Under minimum withdrawal fee (must be \$500 or more)	\$5.00

BUSINESS CHECKING ACCOUNTS

Courtesy Pay (per item)	\$29.00
Returned Check (NSF)	\$29.00
Copy of paid MCCU check (2 free per statement period)	\$5.00
Overdraft protection transfer from savings	\$3.00
Stop payment on check (no charge if initiated on e-Branch Internet Banking)	\$20.00

BASIC BUSINESS CHECKING

Monthly service charge (waived with e-Statements)	\$8.00
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BUSINESS CHECKING PLUS

Monthly service charge (waived with daily minimum balance)	\$14.00
Monthly service charge (without e-Statements)	\$20.00
5 free Non-MCCU ATM transactions per month	NO CHARGE

ELECTRONIC SERVICES

ACH

Courtesy Pay (per item)	\$29.00
Returned NSF	\$29.00
Stop payment/Revoke ACH	\$20.00
Automatic Payroll Deduction	NO CHARGE
Automatic Transfers	NO CHARGE
Direct Deposit	NO CHARGE

E-BRANCH NO CHARGE

BILL PAY

NSF Fee	\$20.00
Inactivity Fee (monthly) (Charged after first 30 days after sign-up and no Bill Pay activity)	\$5.00
Courtesy Pay (per item)	\$29.00

MARS (Telephone Banking) NO CHARGE

BUSINESS ATM/MASTERMONEY CHECK CARD

ATM deposit adjustment from ATMs not owned by MCCU	.COST
ATM deposit adjustment (MCCU ATMs)	\$5.00
Withdrawal from MCCU ATM	NO CHARGE
Withdrawal from ATMs not owned by MCCU (Usage fee at designated ATMs waived, see our list)	\$1.50
ATM surcharge for non-members & non CO-OP network	\$1.50
NSF	\$29.00
Courtesy Pay (per item)	\$29.00
Replacement Card	\$10.00
To re-order PIN#	\$5.00
MasterMoney: Copy of transaction	\$5.00
MasterMoney: Emergency card replacement	.COST
MasterMoney: Cross-border/Currency Conversion Assessment	.1% of transaction amount

GENERAL SERVICES

Account verification letter	\$5.00
American Express Travelers Checks	.1% of purchase
Cashiers Check	\$5.00
Check cashing for non-member (per check)	\$5.00
Close account within first 90 days	\$25.00
Copy of Corp/Cashier's Check/Money Order	\$5.00
Copy of monthly statement	\$5.00
Corporate checks made payable to a third party	\$5.00
Custom Letter	\$25.00
Deposit copy	\$3.00
Inactive account (monthly –no activity for more than 6 months)	\$5.00
Inactive account notice (Escheat, per notice)	\$2.00
Express box (payments and deposits)	NO CHARGE
Foreign Collection Items (varies by item)	\$3.00 - \$17.00 (+ cost)
Foreign Currency (per order)	\$5.00 (plus shipping cost)
Levies	\$40.00
Medallion Signature Guarantee (per signature)	\$15.00

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