



## Schedule of Fees and Service Charges

### Account and Usage Fees

Individual Retirement Account (IRA)	
Outgoing transfer fee	\$50.00
Health Savings Account (HSA)	\$25.00 annual fee
Outgoing transfer fee	\$100.00
Dormant Fee	\$10.00 per month*
Dormant account balances sent to the State	\$25.00 per account*
Account closure within 3 months of opening	\$25.00 per account closed*

### ATM/Debit Cards

ATM/Debit card replacement	\$10.00 per card
Expedited card fee	\$45.00 per card

### Night Depository

Key	\$5.00
Locking bag with key	\$40.00
Locking bag key replacement	\$25.00
Zipper bag	\$10.00

### Official Checks

Cashier's check more than \$1,000 (MCB customers only)	\$5.00 per check
Money Orders less than \$1,000 (MCB customers only)	\$5.00 per money order

### Other Account Charges and Services

Checks	prices vary by style
Coin counting (non-customers)	10% of total
Coin Counting (customers)	Free
Duplicate printed statement	\$5.00
Legal order processing (levies, garnishments, etc.)	\$100.00 per order
Medallion Signature Guarantee (MCB customers only at select locations)	\$45.00
Research fee (1/2-hour minimum charge)	\$50.00 per ½ hour
Stop Payment fee (Expires in 6 months)	\$35 per stop payment

### Overdrafts

Overdraft paid item fee	\$35.00 per item paid*
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### Safe Deposit Box

Safe Deposit Box annual rent	Fees vary by location
Safe Deposit Box and locker key replacement	\$150.00 per key
Safe Deposit Box and locker drilling/new lock and key	\$350.00

### Wire Transfers

Incoming	\$20.00 per transfer
Outgoing	\$30.00 per transfer
Outgoing International	\$60.00 per transfer

\*Fees do not apply to Smart Start accounts.

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