

Schedule of Fees and Service Charges

Outgoing transfer fee \$100.00 per month* Dormant Fee \$25.00 per account* Account closure within 3 months of opening \$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 acrd 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 \$35 per stop payment Overdraft Soverdraft paid item fee \$35.00 per item paid* Safe Deposit Box Safe Deposit Box annual rent Fees vary by location \$45.00 per key \$35.00 per key \$35.00 per key \$35.00 per key \$36.00 per transfer \$30.00 per transfer	Account and Usage Fees	
Health Savings Account (HSA) Outgoing transfer fee Dormant Fee Dormant Fee Dormant account balances sent to the State Account closure within 3 months of opening ATM/Debit Cards ATM/Debit card replacement Expedited card fee X10.00 per card Expedited card fee X45.00 per card Expedited card fee X46.00 Locking bag with key X40.00 Locking bag key replacement Expedited Checks Cashier's check more than \$1,000 (MCB customers only) X50.00 per check Expedited Checks Cashier's check more than \$1,000 (MCB customers only) X50.00 per money order Other Account Charges and Services Checks Coin counting (non-customers) Coin Counting (non-customers) Legal order processing (levies, garnishments, etc.) Expedited printed statement Legal order processing (levies, garnishments, etc.) Expedited printed Expires in 6 months) Overdraft Safe Deposit Box Safe Deposit Box Safe Deposit Box annual rent Safe Deposit Box annual rent Safe Deposit Box annual rent Safe Deposit Box and locker key replacement Safe Deposit Box and locker drillling/new lock and key Wire Transfers Outgoing S20.00 per transfer Utgoing S20.00 per transfer	Individual Retirement Account (IRA)	
Outgoing transfer fee \$100.00 per month* Dormant Fee \$25.00 per account* Account closure within 3 months of opening \$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 acrd 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 \$35 per stop payment Overdraft Soverdraft paid item fee \$35.00 per item paid* Safe Deposit Box Safe Deposit Box annual rent Fees vary by location \$45.00 per key \$35.00 per key \$35.00 per key \$35.00 per key \$36.00 per transfer \$30.00 per transfer	Outgoing transfer fee	\$50.00
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 \$45.00 per car	Health Savings Account (HSA)	\$25.00 annual fee
Dormant account balances sent to the State Account closure within 3 months of opening ATM/Debit Cards ATM/Debit card replacement Expedited card fee \$10.00 per card Expedited card fee \$45.00 per card Night Depository Key \$5.00 Locking bag with key \$5.00 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 Checks 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* Safe Deposit Box annual rent Fees vary by location Safe Deposit Box annual rent Fees vary by location Safe Deposit Box annual rent \$50.00 per key \$350.00 per key Safe Deposit Box and locker key replacement \$150.00 per key Safe Deposit Box and locker drilling/new lock and key \$350.00 per transfer Univer Transfers Incoming \$20.00 per transfer	Outgoing transfer fee	\$100.00
Account closure within 3 months of opening ATM/Debit Cards ATM/Debit card replacement Expedited card fee \$45.00 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 printed statement \$5.00 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 \$50.00 per ½ hour \$50.00 per 1/4 ho	Dormant Fee	\$10.00 per month*
ATM/Debit Cards ATM/Debit card replacement \$10.00 per card Expedited card fee \$45.00 per card Night Depository Key \$5.00	Dormant account balances sent to the State	
ATM/Debit card replacement 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 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* 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 Incoming \$20.00 per transfer	Account closure within 3 months of opening	\$25.00 per account closed*
Expedited card fee Night Depository Key Locking bag with key Locking bag key replacement Zipper bag Official Checks Cashier's check more than \$1,000 (MCB customers only) More Account Charges and Services Checks Checks Checks Coin counting (non-customers) Duplicate printed statement Legal order processing (levies, garnishments, etc.) Medallion Signature Guarantee (MCB customers only at select locations) Research fee (1/2-hour minimum charge) Stop Payment fee (Expires in 6 months) Overdrafts Overdraft paid item fee Safe Deposit Box annual rent Safe Deposit Box and locker key replacement Safe Deposit Box and locker key replacement Safe Deposit Box and locker drilling/new lock and key Wire Transfers Incoming (S20.00 per transfer Jave Aut. 00 \$40.00 \$40.00 \$40.00 \$45.00	ATM/Debit Cards	
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) 355 per stop payment Overdrafts Overdraft paid item fee \$35.00 per item paid* 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 \$30.00 per transfer San Safe Deposit Box and locker drilling/new lock and key \$30.00 per transfer San Safe Deposit Box and locker drilling/new lock and key \$30.00 per transfer San Safe Deposit Box and locker drilling/new lock and key \$30.00 per transfer San Safe Deposit Box and locker drilling/new lock and key \$30.00 per transfer San Safe Deposit Box and locker drilling/new lock and key \$30.00 per transfer San Safe Deposit Box and locker drilling/new lock and key \$30.00 per transfer San Safe Deposit Box and locker drilling/new lock and key \$30.00 per transfer San Safe Deposit Box and locker drilling/new lock and key \$30.00 per transfer San Safe Deposit Box and locker drilling/new lock and key \$30.00 per transfer San Safe Deposit Box and locker drilling/new lock and key \$30.00 per transfer San Safe Deposit Box and locker drilling/new lock and key \$30.00 per transfer San Safe Deposit Box Safe Deposit Box and locker drilling/new lock and key San Safe Deposit Box Safe Deposit Box and locker drilling/new lock and key San Safe Deposit Box	ATM/Debit card replacement	\$10.00 per card
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* 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 \$20.00 per transfer	Expedited card fee	\$45.00 per card
Locking bag with key Locking bag key replacement Locking L	Night Depository	
Locking bag key replacement 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* Safe Deposit Box Safe Deposit Box annual rent \$150.00 per key 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 \$20.00 per transfer	Key	\$5.00
Locking bag key replacement 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* Safe Deposit Box Safe Deposit Box annual rent \$150.00 per key 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 \$20.00 per transfer	Locking bag with key	\$40.00
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* 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 \$20.00 per transfer	Locking bag key replacement	\$25.00
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* 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 \$20.00 per transfer	Zipper bag	\$10.00
Money Orders less than \$1,000 (MCB customers only) 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* 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 \$20.00 per transfer	Official Checks	
Other Account Charges and Services Checks Coin counting (non-customers) Coin Counting (customers) Coin Counting (customers) Duplicate printed statement Legal order processing (levies, garnishments, etc.) Medallion Signature Guarantee (MCB customers only at select locations) Research fee (1/2-hour minimum charge) Stop Payment fee (Expires in 6 months) Overdrafts Overdraft paid item fee Safe Deposit Box Safe Deposit Box annual rent Safe Deposit Box annual rent Safe Deposit Box and locker key replacement Safe Deposit Box and locker drilling/new lock and key Wire Transfers Incoming Safe Deposit Box and Services Surve by style Stop Press Safe Deposit Box and Services Safe Deposit Box and Safe Safe Safe Safe Safe Safe Safe Safe	Cashier's check more than \$1,000 (MCB customers only)	\$5.00 per check
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* 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 \$20.00 per transfer	Money Orders less than \$1,000 (MCB customers only)	\$5.00 per money order
Coin counting (non-customers) Coin Counting (customers) Duplicate printed statement Legal order processing (levies, garnishments, etc.) Medallion Signature Guarantee (MCB customers only at select locations) Research fee (1/2-hour minimum charge) Stop Payment fee (Expires in 6 months) Overdrafts Overdrafts Overdraft paid item fee \$35.00 per item paid* Safe Deposit Box Safe Deposit Box annual rent Safe Deposit Box and locker key replacement Safe Deposit Box and locker drilling/new lock and key Wire Transfers Incoming Outgoing \$20.00 per transfer \$30.00 per transfer	Other Account Charges and Services	
Coin Counting (customers) Duplicate printed statement Legal order processing (levies, garnishments, etc.) Medallion Signature Guarantee (MCB customers only at select locations) Research fee (1/2-hour minimum charge) Stop Payment fee (Expires in 6 months) Overdrafts Overdrafts Overdraft paid item fee \$35.00 per ½ hour \$35 per stop payment Overdraft paid item fee \$35.00 per item paid* Safe Deposit Box Safe Deposit Box annual rent Safe Deposit Box and locker key replacement Safe Deposit Box and locker drilling/new lock and key Wire Transfers Incoming \$20.00 per transfer Outgoing \$30.00 per transfer	Checks	prices vary by style
Duplicate printed statement Legal order processing (levies, garnishments, etc.) Medallion Signature Guarantee (MCB customers only at select locations) Research fee (1/2-hour minimum charge) Stop Payment fee (Expires in 6 months) Overdrafts Overdrafts Overdraft paid item fee \$35.00 per ½ hour \$35 per stop payment Overdraft paid item fee \$35.00 per item paid* Safe Deposit Box Safe Deposit Box annual rent Safe Deposit Box and locker key replacement \$150.00 per key Safe Deposit Box and locker drilling/new lock and key Wire Transfers Incoming Outgoing \$20.00 per transfer \$30.00 per transfer	Coin counting (non-customers)	10% of total
Legal order processing (levies, garnishments, etc.) Medallion Signature Guarantee (MCB customers only at select locations) Research fee (1/2-hour minimum charge) Stop Payment fee (Expires in 6 months) Overdrafts Overdrafts Overdraft paid item fee Safe Deposit Box Safe Deposit Box annual rent Safe Deposit Box and locker key replacement Safe Deposit Box and locker drilling/new lock and key Wire Transfers Incoming Outgoing \$100.00 per order \$45.00 \$50.00 per ½ hour \$50.00 per item paid* Fees vary by location \$150.00 per key \$35.00 per key \$350.00 \$20.00 per transfer \$20.00 per transfer	Coin Counting (customers)	Free
Medallion Signature Guarantee (MCB customers only at select locations) Research fee (1/2-hour minimum charge) Stop Payment fee (Expires in 6 months) Overdrafts Overdrafts Overdraft paid item fee \$35.00 per item paid* Safe Deposit Box Safe Deposit Box annual rent Safe Deposit Box and locker key replacement \$150.00 per key Safe Deposit Box and locker drilling/new lock and key Wire Transfers Incoming Outgoing \$20.00 per transfer \$30.00 per transfer	Duplicate printed statement	\$5.00
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* 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	Legal order processing (levies, garnishments, etc.)	\$100.00 per order
Stop Payment fee (Expires in 6 months) Overdrafts Overdraft paid item fee \$35.00 per item paid* 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 \$35.00 Wire Transfers Incoming \$20.00 per transfer Outgoing \$30.00 per transfer	Medallion Signature Guarantee (MCB customers only at select locations)	\$45.00
Overdrafts Overdraft paid item fee \$35.00 per item paid* 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	Research fee (1/2-hour minimum charge)	\$50.00 per ½ hour
Overdraft paid item fee \$35.00 per item paid* 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	Stop Payment fee (Expires in 6 months)	\$35 per stop payment
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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	Safe Deposit Box	
Safe Deposit Box and locker drilling/new lock and key \$350.00 Wire Transfers Incoming \$20.00 per transfer Outgoing \$30.00 per transfer	Safe Deposit Box annual rent	Fees vary by location
Wire Transfers Incoming \$20.00 per transfer Outgoing \$30.00 per transfer	Safe Deposit Box and locker key replacement	\$150.00 per key
Incoming \$20.00 per transfer Outgoing \$30.00 per transfer	Safe Deposit Box and locker drilling/new lock and key	\$350.00
Outgoing \$30.00 per transfer	Wire Transfers	
	Incoming	\$20.00 per transfer
Outgoing International \$60.00 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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