

Fee Rates

Service Charges

Lifetime Membership Fee	\$10.00
Early Account Closing Fee*	\$10.00
Overdraft/NSF (per item)	\$32.00
Stop Payment Fee	\$32.00
Debit Card Replacement Fee	\$5.00
Overdraft Protection Transfer	\$10.00
Returned Personal Loan Payment	\$32.00
Returned Check Fee	
Meritrust Account	\$5.00
Non-Meritrust Account	\$30.00
Coupon Books (for loan payments)	\$10.00
Exchange Check Fee (non-members)	\$15.00
Official Checks (one day free)	\$3.00
Money Orders	\$3.00
History Printout	\$5.00
Account Research**	\$35.00/hour
Rejected Debit/Credit Chargeback	\$15.00 each
Inactive Account (per month)	\$10.00
Garnishments/Tax Levies	\$40.00
Collection Items	Actual Expense
Check Cashing Fee (members)***	\$3.00
Check Copy Look-Up Fee	\$2.00
Share Certificate - Early Redemption	
Original Maturity Less Than One Year	30 Days Interest
Original Maturity One Year or Greater	90 Days Interest
Bad Address Fee	\$10.00
VISA® Gift Card Fee (each)	\$3.00

*If account closed within first six months. **One hour minimum.

***Free to members with aggregate deposits greater than \$100.

Non-Member Check Cashing Fee

\$299.99 or Less	\$3.00
\$300.00 or More	\$6.00

Wire Transfer Service Charge

Incoming Domestic	\$15.00
Incoming International	\$20.00
Outgoing Domestic	\$25.00
Outgoing International	\$30.00



CREDIT UNION 

Free Services

- Online Banking • Bill Payer • Mobile Banking
- Worldwide ATM Access for Meritrust Members
- Withdrawals from Savings Account (limit 3/month) • Member Select and Student VISA®
- Annual Fee • Notary Public • Official Checks (1/day)
- IRA Transfer • Direct Deposit/ACH/Payroll Deduction • Coin Counting (non-business)
- Telephone Transfers/Inquiries • Traveler's Cheques/Traveler's Cheques for Two • Gift Checks
- Counter Checks • Instant Issue Meritrust VISA® Debit and Credit Cards with Security Photo

Safe Deposit Boxes

SIZE	COST PER YEAR
3 X 5	\$25.00
5 X 5	\$30.00
3 X 10	\$35.00
5 X 10	\$50.00
10 X 10	\$90.00

SAFE DEPOSIT BOX LOCATIONS:

Cross Pointe 11737 E. 21st N. Wichita, KS 67206	Derby East 1615 N. Rock Rd. Derby, KS 67037	Derby West 1257 N. Buckner Derby, KS 67037
One Kellogg Place 12021 E. Kellogg Wichita, KS 67207	Tyler 2050 N. Tyler Wichita, KS 67207	West Maple 13710 W. Maple Wichita, KS 67235

VISA® Fees

Cash Advance Fee	3% of Advanced Amount \$8.00 Minimum \$35.00 Maximum
Balance Transfer Fee	-----
Late Payment Fee	\$39.00
Over Credit Limit Fee	\$35.00
Insufficient Funds Fee	\$30.00
Annual Fee	-----
Minimum Finance Charge	-----

All Fees Are Subject To Change Without Notice.

