



Meritrust Credit Union  
 PO Box 789757  
 Wichita, KS 67278-9757  
 800.342.9278

## Fee Rates

All fees are subject to change without notice.

Effective January 1, 2018

### Service Charges (per item unless otherwise noted)

Early Account Closing (within first 6 months)	\$10.00
Overdraft/NSF Created by Check, On-Ups Check Cashing or ACH Transfer (per item)	\$32.00
Overdraft/NSF Debit Card Purchases (if opted in, per item)	\$32.00
Stop Payment	\$32.00
Debit Card Replacement (lost or reissue card without advancing expiration date)	\$10.00
Overdraft Protection Transfer	\$10.00
Indirect Membership Fee	\$10.00
Returned Personal Loan Payment	\$25.00
Foreign ATM Transaction (ATM not in CO-OP network) (cash withdrawal, balance transfer and balance inquiry)	\$1.50
Green Checking Account Check Clearing Fee	\$1.00
Club Account Early Withdrawal Fee	\$10 or 3% of Amount Withdrawn, Whichever is Greater

### Returned Check

Foreign or On-us Check Written From Non-payee Owned Account	\$5.00
Foreign Check Written From Payee Owned Account	\$32.00
Foreign Check Collection Returned Item	\$20.00
Official Checks (one/day free)	\$3.00
History Printout (per month)	\$5.00
Account Research (one hour minimum)	\$35.00/per hour
Rejected Debit/Credit Chargeback	\$15.00 each
Inactive Account (per month after six months of no transactional activity)	\$10.00
Garnishments/Tax Levies	\$15.00
Collection Items	Actual Expense
Check Cashing (members)*	\$3.00
Check Copy Look-Up	\$2.00

### Share Certificate – Early Redemption

Original Maturity Less Than One Year	90 Days Interest
Original Maturity One Year or Greater	180 Days Interest
Bad Address	\$10.00
Smart Checking	\$10.00/month
Phone Electronic Payment Processing	\$15.00
Online Electronic Payment Processing	\$10.00
Online Banking Loan Payment Processing	\$4.00
Oil and Gas Draft Processing	Actual Cost or \$10.00, Whichever is Greater
Foreign Item Processing	Actual Cost or \$10.00, Whichever is Greater
Expedited Electronic Transfer (next day ACH for electronic payees)	\$9.95
Overnight Check	\$29.95
Advantage Money Market Low Balance Fee (if average daily balance per month is below \$2500)	\$10.00
Elite Money Market Low Balance Fee (if average daily balance per month is below \$2500)	\$5.00
Flex Money Market Low Balance Fee (if average daily balance per month is below \$2000)	\$10.00

Vehicle Title Maintenance: Duplicate titles, state change, name change, and additional lien release requests are processed through MyTitleSupport for a fee. Visit MyTitleSupport.com for a fee list.

### Free Services

Online Banking, Bill Payer, Mobile Banking, Notary Public, Official Checks (1/day), IRA Transfer, Direct Deposit/ACH/Payroll Deduction, Telephone Transfers/Inquiries, Counter Checks, Instant Issue Meritrust VISA® Debit and Credit Cards with Security Photo, Signature Guarantee/Medallion

### 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  
 Derby East  
 Derby West  
 Tyler  
 West Maple

### VISA® Fees

Cash Advance	3% of Advanced Amount \$8.00 Minimum \$35.00 Maximum
Balance Transfer	\$0.00
Late Payment **	\$27.00
Over Credit Limit***	\$27.00
Returned Loan Payment	\$27.00
Annual	\$0.00
Minimum Finance Charge	\$0.00

\*\*If payment is less than \$27, then the late payment fee will not exceed the amount of the payment.

\*\*\*If payment is less than \$27, then the over credit limit fee will not exceed the amount of the payment.

### Wire Transfer Service Charge

Incoming Domestic	\$15.00
Incoming International	\$20.00
Outgoing Domestic	\$25.00
Outgoing International	\$45.00

### Non-Member Service Charges

Check Cashing Fee (Non-Members, On-Us)	
\$100.00 to \$299.99	\$3.00
\$300.00 or More	\$6.00
Exchange Check	\$15.00
Coin Counting	15% of Total

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