

## Savings Account

### Base Share

- Monthly Maintenance Fee .....\$5.00
- Waived for members under the age of 18.
- To avoid fee: On the last day of the month, total funds on deposit is equal to or more than \$50 or if you have a loan.

## Checking Accounts

### Smarter Checking

- Monthly Maintenance Fee .....\$8.00
- Offers reward points on debit card purchases, loan discounts and more - plus fully-managed identity theft recovery services and an entitlement to robust credit monitoring. In addition, this includes Mobile Phone Coverage - insurance coverage for your device's repairs or replacement due to accidental damage, mechanical failure or theft.

### Smart Checking

- Monthly Maintenance Fee ..... \$5.00
- Offers reward points on debit card purchases, loan discounts and more - plus fully-managed identity theft recovery services and an entitlement to robust credit monitoring.

### Simply Checking

- Monthly Maintenance Fee ..... \$0.00
- Offers all of the essentials of a checking account with no minimum balance requirement and no monthly maintenance fee.

### Student Checking

- Monthly Maintenance Fee ..... \$0.00
- Available for ages 13 to 17. Offers all of the essentials of a checking account with no minimum balance requirement and no monthly maintenance fee.

### Fresh Start Checking

- Monthly Maintenance Fee ..... \$10.00
- Designed to help rebuild your financial record. If you have been turned down for checking accounts due to credit problems, Fresh Start Checking may be able to give you that second chance you need. Includes fully-managed identity theft recovery services and an entitlement to robust credit monitoring.

## Additional Services

### Card Services

- ATM Non-Network Transaction ..... \$2.00 each
- Withdrawals at ATMs other than McCoy FCU, Publix and CU Here.
- Only one ATM inquiry or transaction fee will be reimbursed per month for Smart, Smarter and Student Checking accounts.
- ATM Non-Network Inquiry..... \$1.00 each
- Inquiries at ATMs other than McCoy FCU, Publix and CU Here.
- Only one ATM inquiry or transaction fee will be reimbursed per month for Smart, Smarter and Student Checking accounts.
- Rush Replacement Card ..... \$25.00 each

### Deposit Services

- ACH Credit Manual Post ..... \$10.00 each
- Coin Processing ..... 3% of deposit
- Waived for Youth and GEC members.
- Foreign Check Deposit ..... \$35.00 each
- Non-Sufficient Funds (NSF)..... \$30.00 per presentment
- Return Deposit Items ..... \$15.00 each
- If drawn on an account other than your own.
- Return Deposit Items ..... \$30.00 each
- If drawn on your account at another financial institution.
- IRA Outgoing Direct Transfer Fee ..... \$30.00 each

### Overdraft

- Overdraft Protection Transfer..... \$5.00 each
- In accordance with Regulation D for each item transferred from savings.
- Courtesy Pay ..... \$30.00 each
- In accordance with the CU's discretionary Overdraft Policy.
- Collection Agency ..... \$20.00 each

### Miscellaneous

- Account History/Monthly Statement Copy ..... \$3.00 each
- Bad Address ..... \$5.00 per month
- Check Copy ..... \$2.00 each
- Early Account Closure ..... \$10.00
- If account is closed within 90 days of opening.
- Inactive Account (after 12 Months) ..... \$5.00 per month
- Money Orders ..... \$1.00 each
- Waived for Smart and Smarter Checking accounts.
- Notary Service ..... \$5.00 per document
- Waived for Smart and Smarter Checking accounts.
- Official Checks ..... \$1.00 each
- Waived for Smart and Smarter Checking accounts.
- Official Check Exchange .....\$10.00 each
- Charged to payee wanting to exchange a member's check for an Official Check.
- Paper Statement (Mailed) ..... \$3.00 per month
- Waived for Smarter and Student Checking accounts for current month.
- Verification of Deposit ..... \$10.00 each

### Stop Payment

- Check ..... \$25.00 each
- Waived for Smart, Smarter Checking accounts and myMcCoy users.
- ACH Debit ..... \$25.00 each
- Stop Payment Removal ..... \$10.00 each

### Wire Transfers

- Incoming .....\$10.00 each
- Outgoing (within US only)..... \$20.00 each