

Michigan One Community Credit Union Fee Schedule

Direct inquiries to: 510 S Dexter St., Ionia, MI 48846 | 616.527.3900
1.2026

Savings

Early Account Closing	\$5 if account closed within six months
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All Checking Accounts & Money Market

Stop Payments	\$35
Courtesy Pay	\$28
Non-Sufficient Funds (NSF)	\$30
Returned Check	\$10
Check Copy	\$3 each or free on i.Teller
Check Orders	Varies

Money Market

Below Minimum Balance	\$10 monthly
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M1 ATM and Visa Debit Card

Debit Card Reinstatement	\$30
M1 and CO-OP Network ATM Transactions	Unlimited free ATM transactions
ATM Transactions at all other locations	\$1 each
Foreign Purchases	1% of settlement amount
Visa Debit Card PIN & Signature & Transactions	Unlimited free transactions
Rush Delivery of Card or PIN	\$70
Rush Delivery of PIN	\$70
Instant Issue Debit Card	\$5

M1 bill.Pay

Standard Online and Mobile bill.Pay	Free
M1 bill.Pay Stop Payment	\$35
Overnight (Next Day) Checks	\$14.95 per transaction
Same Day Electronic Payment	\$9.95 per transaction
Zelle	Free 3-day send money
Zelle Stop Payment/Reversal	\$10

Miscellaneous

Account Research & Reconciliation	\$21 per hour, \$21 minimum
Cashier's Check	\$3
Cashier's Check Copy	\$8
Cashier's Check Stop Payment	\$35, restrictions apply
Dormant Account	\$10 monthly
Levy/Garnishment/Collection	\$40
M1 Message Pay	\$5.99
Money Order Fee	\$1.50, or Free with Direct Deposit of \$700+ per month.
Money Order Stop Payment or Copy	\$20, restrictions apply
Mortgage & Account Verification	\$15
Returned Deposited Check	\$10
Returned Statement	\$5
Unclaimed Property	\$50
Wire Transfer Fee Incoming	\$10
Wire Transfer Fee Outgoing	\$30 domestic, \$50 foreign

Please see our Truth In Savings account disclosure and Rate Schedule for additional information.