

Michigan One Community Credit Union Fee Schedule

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

rev. 1.1.2024

Effective 3.10.2024

Savings

Early Account Closing \$5 if account closed within six months

All Checking Accounts & MoneyMarketManager

Stop Payments \$35
Courtesy Pay \$28
Return Item [NSF] \$30
Check Copy \$3 each or free on i.Teller
Check Reorders & Pricing Call 1.800.355.8123
*Below Minimum Balance \$8 (*carePlus & Business Interest Checking Only)

MoneyMarketManager

Below Minimum Balance \$10 monthly

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 Speed 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. Applies to Primary Savings of \$100 or less, with no member activity for two years (other than interest paid), with no other account relationships, when owner is age 18 or older.
Levy/Garnishment/Collection \$40
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
M1 Message Pay \$7

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