



Credit Union

## Consumer Schedule of Fees and Charges

Effective 1/23/2024

### Checking, Savings, Club Accounts & Electronic Funds Transfer

Account Monthly Maintenance .....	NO CHARGE
Account Statements (per statement cycle) .....	NO CHARGE
Christmas Club Account Early Withdrawal .....	\$5.00 per withdrawal
Copy of Paid Check (after 2 free per statement) .....	\$5.00
Copy of Statement.....	\$5.00
Copy of Account History (per Page).....	\$5.00
Non-Sufficient Funds (NSF) Paid* or Returned.....	\$30.00
Printed Temporary Checks (12 checks).....	\$8.00
Returned Deposited/Collection Item (upon collection) .....	\$30.00
Self-to-Self Returned Deposit.....	\$30.00 (In Addition to Returned Deposited Item Fee)
Stop Payment Order – ACH & Checks .....	\$30.00

### ATM, Debit & Visa Card Fees

International Transaction .....	2% of the transaction in US dollars
Plastic Card Replacement.....	\$10.00
Plastic Card Rush.....	\$25.00

### General Fees

Account Reconciliation / Research .....	\$25.00 per hour (minimum ½ hour)
Bad Address Fee .....	\$5.00
Cashier's Check Purchase .....	\$10.00
Cashier's Check Replacement .....	\$20.00 (Lost/Stolen/Destroyed Refund)
Check Cashing Fee for Non-Member .....	\$10.00
Coin Machine.....	5% member, 10% non-member
Foreign Check Collection Item .....	\$40.00 plus any originating financial institution charges
Inactive Account Fee .....	\$10.00 (after 6 mo. no activity) per month
Miscellaneous Prepared Letter Service.....	\$25.00

## General Fees

Money Order.....	\$5.00
(\$1,000 maximum)	
Response to Legal Order .....	\$50.00
(levy, garnishment, subpoena)	
Wire Transfer – Incoming or Outgoing.....	\$25.00
(Domestic / U.S. Only)	

1. We reserve the right to change this Schedule of Charges and Fees at any time. We will give you 30 days' notice before the effective date of any changes in our fees and charges that would adversely affect you, including the introduction of new fees.
2. Any fees or charges assessed to the credit union for extra service of special handling on your account will be passed on to you.

\* Paid NSF is discretionary, subject to change and details of the program are provided in the Overdraft Privilege Policy at time of eligibility.

### Branch Locations

3600 Coffee Road, Modesto  
1400 J Street, Modesto  
1401 Geer Road, Turlock

### Phone Numbers

(209) 572-3600  
Toll Free (800) 44-Mocse  
Fax (209) 572-1714

**Mocse.org**