

Fee Schedule

Account Services (All Account Types)	Fee	How Best to Avoid
Incorrect Address – Returned Correspondence	\$5.00 per item	Update contact information in Digital Banking.
Account Inactivity (After 12 months)	\$5.00 per month	Maintain an active account with deposits, withdrawals, transfers, or payments. Exceptions include members with IRA, HSA, or CD accounts, or if the primary account owner is 18 or younger. This fee may deplete the account and lead to closure.
Account Inactivity (After 36 months)	\$50.00	
Early Account Closure (Within 6 months of opening)	\$5.00	
Non-Sufficient Funds (NSF) or Overdraft Privilege For debit transactions originated by share draft, ACH, or VISA ATM/Debit Card	\$28.00 per occurrence to include repeat presentments	Use Digital Banking and eAlerts to monitor your account balance, authorize overdraft protection from other accounts, transfer money before making your purchase, and/or apply for an Overdraft Line of Credit.
Overdraft Transfer from Another Source	\$5.00 per transfer	
Check Copy	\$5.00 per item	View/Print a copy from Digital Banking.
Stop Payment Request	\$10.00 per item	
ACH, Money Order & Corporate Check Stop Payment	\$20.00 per item	
VISA ATM/Debit Card Replacement	\$10.00 per card / \$25.00 rush fee	
Statement Copy	\$5.00 per copy	Enroll in eStatements within Digital Banking.
Mini-Statement Copy (Account History)	\$3.00 per copy	Use Digital Banking to review account history and more.
Account Reconciliation	\$25.00 per hour (1 hour minimum)	
Account Research/Legal Processing	\$50.00 per hour (1 hour minimum)	
Deposited Check Return	\$10.00 per item	
Swivel™ Online Transactions	\$6.00 per item staff assisted \$3.00 per item online \$1.00 per item recurring online \$28.00 per Non-Sufficient Funds per occurrence/representments	Use Digital Banking to transfer funds to/from your Midcoast account to/from external account sources.
Incoming Wire	\$10.00 per transfer	
Wire Transfer Domestic	\$25.00 per transfer \$10.00 per recurring transfer	
Wire Transfer International	\$50.00 per transfer \$25.00 per recurring transfer	
In-State CU to CU Transfer	\$5.00 per transfer	Use Shared Branching or Digital Banking.
Counter Checks (4 per sheet)	\$2.00 per sheet (first sheet is free)	Use our free and unlimited personal Bill Pay service.
Money Order & Corporate Draft	\$2.00 per item	
Money Order & Corporate Draft Copy	\$10.00 per item	
Loan Reversal Fee	\$10.00 per payment reversal	
Non-Member Check Cashing	\$5.00 per item	Become a member today!
Non-Member Notary Fee	\$20 per visit (Up to 3 documents)	
Impact Business Checking Account	Fee	
Over 250 items cleared per month	\$0.25 per item over 250	
Business BillPay monthly limit	\$1.00 per item over 15 paid items	
Peak Money Market Account	Fee	How Best to Avoid
Below Minimum Balance	\$5.00 per month	Maintain a minimum of \$2,500 in the account.
Safe Deposit Boxes		
3" x 5"	\$35.00 annually	5" x 10" \$75.00 annually
5" x 5"	\$40.00 annually	10" x 10" \$110.00 annually
3" x 10"	\$45.00 annually	Replacement Key \$100.00 each
Drilled Box	\$250.00 each	