

MERITUS CREDIT UNION  
FEE SCHEDULE  
EFFECTIVE MARCH 28, 2025

SHARE SAVINGS ACCOUNT FEES	
Return Deposited Item	\$5.00/Item
Excessive Withdrawal	\$2.00/Each, over 2 per month
Vacation/Christmas Club Early Withdrawal	\$10.00/Each
CHECKING ACCOUNT FEES	
Momentum Checking	\$15.00/Month <sup>1</sup>
Return Draft	\$28.00/Item <sup>2</sup>
Return Deposited Item	\$5.00/Item
Stop Payment	\$28.00/Request
Check Printing	Prices vary by style
Overdraft Transfer from Share Savings	\$1.00/Transfer
Check Copy	\$1.00/Item
ACH Return Item	\$28.00/Item <sup>2</sup>
Courtesy Pay	\$28.00/Item
Debit/ATM Card Replacement	\$12.00
Debit/ATM Card Replacement (Rush Order)	\$49.50
Temporary Checks	\$1.00/Sheet
CREDIT CARD FEES	
Late Payment Fee	Up to \$25.00
Returned Payment Fee	Up to \$5.00
Statement Copy Fee	\$2.00
Document Copy Fee	\$2.00
Replacement of Lost/Damaged Credit Card	\$12.00
Credit Card Replacement (Rush Order)	\$49.50

OTHER SERVICE FEES (applicable to all accounts)	
Return Mail (Invalid Address)	\$5.00/Month
Wire Transfer	
Outgoing	\$10.00/Transfer
Foreign	\$30.00/Transfer

Certified Check Member Non-Member	\$1.00/Check \$10.00/Check
Electronic Cash Management Processing Fee	\$10.00 (up to 3 payments in a single transaction via Debit Card or one-time ACH)
Gift Card Purchase	\$2.00/Card
Early Closure Fee	\$10.00 if 01 share membership closed before 6 months of account opening
Dormant Account	\$10.00/Month after 1 year of inactivity with balance less than \$100.00
Tax Levy Processing	\$35.00
Copy of Statement (Non-Credit Card)	\$1.00/Each
Account History Printout	\$1.00
Account Balancing	\$10.00/Hour
Account Research	\$10.00/Hour
TransferNow - Next Day External Transfers (Inbound and Outbound)	\$5.00
Bill Pay - Overnight Check	\$15.00
Bill Pay - Same Day Bill Pay	\$7.95

SAFE DEPOSIT BOX	
3" x 5" Box	\$15.00/Year
3" x 10" Box	\$30.00/Year
5" x 10" Box	\$45.00/Year
10" x 10" Box	\$65.00/Year
Lost Key (1)	\$10.00
Drill - Lost Key (2)	\$100.00

<sup>1</sup>Momentum Checking fee waived with aggregated monthly direct deposits of \$200 or more.

<sup>2</sup>Represented overdraft items will be charged a \$28 fee per-presentment.

The rates and fees appearing within this schedule are accurate and effective for accounts as of the effective date indicated on this fee schedule.

For current fees, visit [merituscu.net](http://merituscu.net) or call us at 866.989.2800.  
Insured by NCUA. Equal Housing Lender.