Service Charges

Account

Dormant Account Fee–Monthly	$5.00
(No activity for 24 months and no other active accounts)	
Re-open Savings Account Fee	$10.00
Invalid Address Fee	$10.00
Plus Checking Below Minimum Balance Fee	$5.00
Classic Checking Below Minimum Balance Fee	$3.00
Business Plus Checking Below Min. Balance Fee	$5.00
Basic Checking per Check Charge	$0.15
(first 30 drafts/month cleared free)	
Basic Business Checking per Check Charge	$0.15
(first 30 drafts/month cleared free)	
Non-sufficient Funds Returned Fee	$30.00
Courtesy Pay Fee	$30.00
Stop Payment *(per check)*	$25.00
ACH Stop Payment	$25.00
ACH Return	$30.00
Check Image*	$5.00
(Add $1.00 if requested by mail)	
History Printout* *(last 30 days free)*	$3.00
(Add $1.00 if requested by mail)	
Statement Copy**	$3.00
(Add $1.00 if requested by mail)	
Account Research	$30.00/hr
Acct. Balance Assistance *(2 mos. free)*	$30.00/hr
IDSafe Choice Recovery Service	$1.75/month

WINcentive Early Withdrawal

First Withdrawal	$10.00
Second Withdrawal	$25.00
Third Withdrawal	Account Closure

Money Market Account

Below Minimum Balance Fee	$5.00

Coin and Currency

If a business does not have at least $500 in savings and/or an active checking or savings account, the following fees will be incurred for picking up coin or currency:

Coin	$0.10/roll
Currency	$0.30/$100

Foreign Items

Cash letter *(US or Foreign Funds)*	$15.00
Collection *(US or Foreign Funds)*	$30.00

Term Share Certificates

Early Withdrawal *(12 mos. and under)*	90 days interest
Early Withdrawal *(over 12 months)*	180 days interest

Wire Transfers

Domestic-Outgoing	$15.00
International Wire	$50.00
International Wire Cancel	$25.00

ATM and Check Card

Replace Card	$10.00
Duplicate Card	$15.00
Business Check Card *(ea. add'l after two)*	$3.00
Rush Fee	$30.00

Safe Deposit Box

(annually)

3 x 5	$20.00
5 x 5	$30.00
3 x 10	$40.00
5 x 10	$60.00
10 x 10	$80.00
Drill/Replace Lock *(includes keys)*	$250.00
Replace One Key	$25.00

Shared Branch

First 10 transactions per month	FREE
Additional transactions	$1.00/transaction

Miscellaneous Service Charges

Phone Payment Processing Fee	$15.00
Photocopy *(per page)*	$0.10
Fax *(outgoing)* first page	$3.00
Additional pages *(each)*	$0.50
Collection item *(incoming)*	
Members	$10.00
Non-members	$15.00
Cashier's Check *(one free per day)*	$5.00
Cashier's Check Copy	$3.00
Cashier's Check Stop Payment	$20.00
Money Order *(one free per day)*	$5.00
Levy or Garnishment	$100.00
Non-Member Coin Machine	5% of total
Duplicate Lien Release	$10.00
Non-Member Notary	$5.00
Skip a Pay	$35.00
Loan Payment Due Date Change	$25.00
Duplicate Mortgage Satisfaction	$20.00

Minnco CREDIT UNION

Andover · Big Lake · Cambridge · Isanti
Minnco Center · North Branch · Princeton · Vadnais Heights

* Available free online with online banking.
**Available free online with eStatements.
***Check cashing fees will not apply if the following pertain to your account: you are 20 years of age or younger, you have an average daily balance in savings of $200, you have an active checking account, you have a loan or have had a loan in the past 12 months, you have a Minnco Mastercard.

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Service Charges

Mastercard Platinum Plus, Platinum & Preferred Credit Card

Late Fee* *(after 10 days)* $20.00
*(*Late Payment and returned payment fee is either the fee amount or the amount of the required minimum payment, whichever is less.)*
Statement/Document Copy Fee..... $5.00
Replacement Card $10.00
Return Check Fee*..... $25.00
Rush Fee..... $25.00
Foreign Transaction Fee 1%

Mastercard Variable Rewards & Business Credit Card

Late Fee* *(if not paid by 1st of month)*..... $25.00
Statement/Document Copy Fee..... $5.00
Replacement Card $10.00
Return Check Fee*..... $25.00
Rush Fee..... $25.00
Foreign Transaction Fee 1%
Balance Transfer Fee *(Finance Charge)* ……$5.00 or 3% *of each balance transfer, whichever is greater – not offered on Business Credit Cards*
Cash Advance Fee *(Finance Charge)* …… $5.00 or 3% *of the amount of each balance transfer, whichever is greater – not offered on Business Credit Cards*

*(*Late Payment and returned payment fee is either the fee amount or the amount of the required minimum payment, whichever is less.)*