



2016 PERIODIC ACCOUNT DISCLOSURE

ACCOUNT INFORMATION, SERVICE CHARGES AND FEE SCHEDULE

PUBLISHED ANNUALLY
EFFECTIVE 2/1/2016

PERSONAL SAVINGS ACCOUNTS		◇ All accounts must maintain a Primary Savings	
Account	Service Charge and How to Avoid it	Other Important Account Information	
Primary Savings			
<ul style="list-style-type: none"> • Variable, Tiered Interest Rate • Minimum Deposit to Open and maintain account - \$50.00 	<ul style="list-style-type: none"> • <u>\$2.00</u> withdrawal fee in excess of 2 withdrawals per month • Monthly Minimum Balance Fee - <u>\$5.00</u> • To avoid the monthly minimum balance fee: <ul style="list-style-type: none"> ◇ Maintain an average monthly balance of \$250 ◇ Members Age <u>59 or older</u> or <u>18 or younger</u> are exempt 	<ul style="list-style-type: none"> • Exempt members are required to maintain at least \$50.00 in the account, otherwise the monthly minimum balance fee applies. • Minimum balance to receive dividends - \$100 	
Secondary Savings			
<ul style="list-style-type: none"> • Variable, Tiered Interest Rate 	<ul style="list-style-type: none"> • No Monthly Fee • No Minimum Requirement 	<ul style="list-style-type: none"> • Minimum balance to receive dividends - \$100 	
PERSONAL CHECKING ACCOUNTS		◇ All accounts must maintain a Primary Savings	
Account	Service Charge and How to Avoid it	Other Important Account Information	
Regular Checking			
<ul style="list-style-type: none"> • Variable, Tiered Interest Rate • FREE Online Check Images 	<ul style="list-style-type: none"> • Monthly Minimum Balance Fee - <u>\$5.00</u> • To avoid the monthly minimum balance fee: <ul style="list-style-type: none"> ◇ Maintain an average monthly balance of \$250 • ATM transactions - <u>\$1.00</u> each 	<ul style="list-style-type: none"> • Members Age <u>59 or older</u> or <u>18 or younger</u> are exempt from the \$250 minimum balance fee, <i>also</i> <ul style="list-style-type: none"> ◇ <u>Exempt members must maintain at least a \$50 monthly minimum balance to avoid monthly fee</u> • Minimum balance to receive dividends - \$100 	
Premier Checking			
<ul style="list-style-type: none"> • Direct Deposit Required • Variable, Tiered Interest Rate • FREE Online Check Images 	<ul style="list-style-type: none"> • No Monthly Minimum Balance Fee is assessed as long as Direct Deposit is maintained in the account. • Six (6) free ATM transactions per month • Additional transactions - <u>\$1.00</u> each 	<ul style="list-style-type: none"> • If direct deposit is not maintained, checking will revert to a Regular Checking and subject to Regular Checking service fees. • Minimum balance to receive dividends - \$100 	
Student Checking			
<ul style="list-style-type: none"> • Variable, Tiered Interest Rate • FREE Online Check Images 	<ul style="list-style-type: none"> • No Monthly Fee or Minimum Balance Requirement • Six (6) free ATM transactions per month • Additional transactions - <u>\$1.00</u> each 	<ul style="list-style-type: none"> • Minimum balance to receive dividends - \$100 • Ages 16 and over eligible • Eligible for full or part time students 	
VIP Money Market Checking			
<ul style="list-style-type: none"> • Variable, Tiered Interest Rate • FREE Online Check Images 	<ul style="list-style-type: none"> • No Monthly Fee or Minimum Balance Requirement • Three (3) checks may be written per month <ul style="list-style-type: none"> ◇ <u>\$15.00</u> Fee for each additional check cleared per month • Minimum check amount \$500.00 <ul style="list-style-type: none"> ◇ <u>\$15.00</u> Fee for each check written under \$500 	<ul style="list-style-type: none"> • Minimum balance to receive dividends - \$100 	
BUSINESS ACCOUNTS		◇ All accounts must maintain a Primary Savings	
Account	Service Charge and How to Avoid it	Other Important Account Information	
Primary Savings			
<ul style="list-style-type: none"> • Variable, Tiered Interest Rate • Minimum Deposit to Open Account - \$50.00 	<ul style="list-style-type: none"> • Monthly Minimum Balance Fee - <u>\$5.00</u> • To avoid the monthly fee: <ul style="list-style-type: none"> ◇ Maintain an average monthly balance of \$250 	<ul style="list-style-type: none"> • Must maintain a Personal Primary Savings Account • Minimum balance to receive dividends - \$100 	
Business Checking			
<ul style="list-style-type: none"> • Variable, Tiered Interest Rate • FREE Online Check Images 	<ul style="list-style-type: none"> • Monthly Minimum Balance Fee - <u>\$5.00</u> • To avoid the monthly fee: <ul style="list-style-type: none"> ◇ Maintain an average monthly balance of \$250 	<ul style="list-style-type: none"> • Must maintain a Personal Primary Savings Account and Business Primary Savings Account • Minimum balance to receive dividends - \$100 	
CLUB ACCOUNTS		◇ All accounts must maintain a Primary Savings	
Account	Service Charge and How to Avoid it	Other Important Account Information	
Christmas Club			
<ul style="list-style-type: none"> • Variable Interest Rate 	<ul style="list-style-type: none"> • No Monthly Fee or Minimum Balance Requirement • Fee for withdrawals prior to the disbursement date - <u>\$10.00</u> per withdrawal 	<ul style="list-style-type: none"> • Minimum balance to receive dividends - \$0.01 • Funds are disbursed annually in November • Deposits accepted continuously 	
Vacation Club			
<ul style="list-style-type: none"> • Variable Interest Rate 	<ul style="list-style-type: none"> • No Monthly Fee or Minimum Balance Requirement • Two withdrawals allowed annually. • Fee for additional withdrawals - <u>\$10.00</u> per withdrawal 	<ul style="list-style-type: none"> • Minimum balance to receive dividends - \$0.01 • Deposits accepted continuously 	
SHARE CERTIFICATE ACCOUNTS		◇ All accounts must maintain a Primary Savings	
Account	Minimum to Open	Account Features	Other Important Account Information
Share Certificate			
<ul style="list-style-type: none"> • Dividends Paid Monthly • Rates Based on Term 	\$2,500	<ul style="list-style-type: none"> • Fixed interest rate until maturity • Automatic renewal seven (7) days after maturity date 	<ul style="list-style-type: none"> • 90 day dividend penalty for early withdrawal
IRA Certificate (Traditional & Roth)			
<ul style="list-style-type: none"> • Dividends Paid Monthly • Rates Based on Term 	\$1,000	<ul style="list-style-type: none"> • Fixed interest rate until maturity • Automatic renewal seven (7) days after maturity date 	<ul style="list-style-type: none"> • 90 day dividend penalty for early withdrawal • Other withdrawals and restrictions governed by IRS regulations • IRS withdrawal penalty may apply
IRA ACCOUNTS		◇ All accounts must maintain a Primary Savings	
Account	Minimum to Open	Account Features	Other Important Account Information
IRA (Traditional & Roth)			
<ul style="list-style-type: none"> • Dividends Paid Monthly • Variable Interest Rate 	\$0.01	<ul style="list-style-type: none"> • Deposits permitted up to maximum yearly contribution limits set by the IRS 	<ul style="list-style-type: none"> • Other withdrawals and restrictions governed by IRS regulations • IRS withdrawal penalty may apply

For more information on fees, services, accounts, savings rates & terms, or loan rates & terms, contact METRO at 847-670-0456 or visit www.mcu.org.

FEE SCHEDULE - OTHER ACCOUNT FEES AND SERVICES

EFFECTIVE 2/1/2016

Fee Category	Fee Name / Description	Fee Amount	Other Important Information About This Fee
Checking Account	Check Copy Fee	\$3.00	<i>Fee per check copy</i>
	Non-Sufficient/Uncollected Funds	\$30.00	<i>Per item - Check or ACH</i>
	Privilege Check/ACH Pay Fee	\$30.00	<i>Per item - Check or ACH</i>
	Share/Loan Overdraft Protection Transfer	\$15.00	<i>Fee per overdraft transfer</i>
	Stop Payment Request	\$15.00	<i>Per item - Check or ACH</i>
	Stop Payment Request on Check Range	\$30.00	<i>Checks only, or check series clearing by ACH</i>
	Temporary Checks (4)	\$1.00	<i>Fee for 1 sheet of 4 checks</i>
VISA Debit Card Fees	Annual Fee	\$15.00	<i>Waived for Members with a Checking Account</i>
	ATM Deposits	FREE	<i>At participating ATM locations</i>
	ATM Withdrawals	\$1.00	<i>4 Free per month with Premier or Student Checking</i>
	ATM Transfer	FREE	<i>Free on all checking accounts</i>
	ATM Inquiries	\$1.00	<i>2 Free per month with Premier or Student Checking</i>
	Debit Card / Pin Replacement Fee	\$10.00	<i>Per card number</i>
	POS Transactions	FREE	<i>Daily limits apply</i>
Electronic Fees	Call-24 Audio Account Access	FREE	<i>15 calls per month free</i>
	Excess Call-24 Audio Fee - each call	\$0.50	<i>Fee will be assessed per call exceeding 15 monthly</i>
	eStatements - electronic statements	FREE	<i>Must enroll through Online Banking</i>
	Mobile Banking Fee	\$2.00	<i>Per month, Fee waived for Members with a Checking Account</i>
	Monthly Online Bill Payment Fee	\$4.50	<i>First 3 months free, and monthly service fee waiver with monthly checking account average of \$2,500</i>
	Virtual Branch Online Banking	FREE	
Loan Fees	Appraisal Fee	\$400.00	
	Flood Insurance Certification	\$20.00	
	Home Equity Recording or Release Fee	\$150.00	
	Home Equity Agreement-to-Modify Fee	\$250.00	
	Initial Loan Application Fee	\$10.00	
	Loan Late Payment Fee	\$30.00	<i>Fee charged when more than 10 days late</i>
	Loan Draft Exception Processing	\$25.00	<i>Per Draft</i>
	Property Report	\$100.00	
	Subordination Agreement Processing Fee	\$250.00	
	Underwriting Fee	\$500.00	<i>First Mortgages</i>
	Vehicle Title Recording Fee	\$95.00	
VISA Credit Card Fees	Annual Fee	N/A	<i>No annual fee</i>
	Credit Card Recovery Fee	\$65.00	
	Late Payment Fee	\$30.00	
	Merchant Draft Copy Fee	\$15.00	
	Non-Metro VISA Cash Advance Fee	\$15.00	<i>Per cash advance on Non-Metro Visa Cards</i>
	Statement Copy Fee	\$5.00	
	Returned Check Fee	\$25.00	
	VISA Card / PIN Replacement Fee	\$10.00	<i>Per Card</i>
Miscellaneous Fees	Account Closed within 90 days	\$20.00	
	Account Reconciliation/Research Fee	\$20.00	<i>Per hour</i>
	Cashiers Check Fee	\$5.00	
	Dormant Account Fee	\$5.00	<i>No activity on account for 36 consecutive months</i>
	IRS/State Account Levy Processing Fee	\$25.00	
	Non-Member Check Cashing Fee	\$15.00	
	Paper Statement Fee - Online Banking Users	\$1.50	<i>Per statement</i>
	Returned Check Fee	\$25.00	<i>Deposited item returned uncollected, Check or EFT</i>
	Statement Copy	\$5.00	
	Verification of Account Request	\$10.00	
	VISA Travel Money Card	\$7.00	<i>Reloadable</i>
	VISA Gift Card	\$4.50	
	Wire Transfer Fee	\$20.00	<i>Outgoing, domestic wires only</i>

DIVIDENDS: Metro pays dividends monthly, on the last day of each month. Dividends are declared on the 1st day of each month and are in effect until the last day of the month. The stated APY assumes dividends remain on deposit in the account. Dividends begin to accrue on the day of deposit for both cash and non-cash deposits. Account withdrawals and/or penalties or fees may reduce earnings and the APY. Dividend rates are subject to change monthly.

STATEMENTS: Checking Accounts, ATM & Call-24 Transactions, and Electronic Funds will generate a monthly statement. All other types of Accounts and Transactions will receive a Quarterly Statement.

INSURANCE: Member Accounts are federally insured by the National Credit Union Administration (NCUA), an agency of the Federal Government, to at least \$250,000.