



Fees & Pricing Schedule

Updated July 1, 2025

Checking Account Fees

Interest Checking* (if balance <\$500) \$5.00/mo.

*Fee is waived with a combined total of \$20,000 in checking and savings on a single member account.

Check Clearing

Fee-Free Checking	No Charge
Interest Checking (over 25/mo.)	25¢ each
Stop Payment	\$27.00
Balancing Assistance (\$15 min.)	\$15.00/hr.
Checks	Prices Vary

Temporary Checks (8-Pack)

New Accounts	Free
Re-Orders	\$4.00
History, per page (pick-up)	\$1.00

Check Copies

First 5 checks	\$5.00 each
Over 5 checks	\$1.00 each
Home Banking (last 180 days)	Free
Account Reinstatement (Within 90 days of close)	\$20.00

Non-Sufficient Funds (NSF)

Transfer from Savings (manual/automatic)	\$5.00
Overdraft/Return	\$30.00
Returned Check Deposit	\$10.00
Transfer from Christmas Club	\$10.00
Automatic Transfer from PAL Loan (Loan interest accrues from date of posting)	No Charge

Debit/ATM Fees

Monthly Fee	No Charge
Replacement Card - Mailed	\$10.00
Replacement Card - Instant Issue	\$15.00
Overdraft Fee	\$30.00

ACH (Automated Clearing House)

Stop Payment	\$27.00
Return/Overdraft Fee	\$30.00
NSF Transfer (Automatic/Manual)	\$5.00

Corporate Checks

>2 Check Withdrawls per Month	\$3.00 each
Corporate Check Cancellation Fee	\$3.00

Wire Transfers

Incoming	\$10.00
Outgoing within U.S.**	\$18.00
Outgoing outside U.S.	\$65.00

Foreign Check Deposit

U.S. Funds w/ Routing Number	\$15.00
Exchanged	\$25.00
Collection/Returned Item (Credited at current rate at time of collection)	\$55.00

Fax Service

Incoming

First Page	\$1.00
Additional Pages	50¢ each

Outgoing

Local	\$1.00/page
Long distance	\$5.00/page

Miscellaneous Fees

Account Research	\$25.00/hr.
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Check Cashing Fee

Member**	2% fee, not to exceed \$10 per check
Closed Account (Less than 90 days after opening)	\$15.00

Coin Counting

Member**	Free
Non-Member (\$10 Max)	5% of Total
Credit Card Cash Advance Fee	\$3.00
CUSB Transaction Fee**	\$2.00
Garnishment Processing Fee	\$50.00
Inactive Account (When inactive more than 12 months with less than \$100 balance.)	\$6.00/mo.

Member Draft Exchange for Corp. Draft	\$20.00
Membership Reinstatement (Within 90 days of account closure)	\$20.00
Money Market Check Clearing (>6 Checks)	\$5.00 each
Returned Mail/No Forwarding Address	\$5.00
Photocopies	25¢/page
Statement Copy / Reprint	\$5.00
Paper Statement Fee**	\$3.00
Telephone Transfer of Funds*	\$2.00
VISA Gift Card	\$3.95
VISA Travel Money Debit Card	\$4.95
ACH Early Deposit Fee	\$10.00

* Fee waived for Security Plus Members and for loan payments.

** Fee may be reduced or free based on Member Rewards Tier.

†Exceptions apply; fees are clearly indicated for fee based transactions.

Funds Availability Policy

Our general policy is to allow you to withdraw funds deposited in your account on the same business day that we receive your deposit. Funds from electronic direct deposits will be available on the day we receive the deposit. In some cases, we may delay your ability to withdraw funds beyond the deposit date. Once the funds are available, you can withdraw them in cash and we will use them to pay checks that have been written.

Please remember that even after funds are made available to you, and you have withdrawn funds, you are still responsible for the checks you have deposited that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturday, Sunday and federal holidays.

Longer Delays May Apply

In some cases we will not make all of the funds that you deposit by check available to you on the day of deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$275 of your deposit, however, may be available on the first business day.

If we are not going to make all of the funds from your deposit available on the day of deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid
- You deposit checks totaling more than \$6,725 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the fifth business day after the day of your deposit.

Madison Credit Union Funds Availability Schedule

Item	Monday (0)	Tuesday (1)	Wednesday (2)	Thursday (3)	Friday (4)	Saturday (5)	Sunday (6)
Local Check	\$1,000 Check Deposit(s)	\$275 Check Writing or Cash Withdrawal ¹	\$725 Check Writing ² OR \$550 Cash Withdrawal (available at 5pm) ³	\$175 Cash Withdrawal ⁴			

Note: Unless otherwise indicated, funds must be available by the start of business on any given day.

¹The first \$275 of a day's deposit must be made available for either cash withdrawal or check-writing purposes at the start of the next business day (§229.10(c)(1)(vii)).

²Local checks must be made available for check-writing purposes by the second business day following deposit (§229.12(b)).

³\$550 of the deposit must be made available for cash withdrawal no later than 5:00 p.m. on the days specified in the schedule. This is in addition to the \$275 that must be made available on the business day following deposit (§229.129(d)).

⁴The remainder of the deposit must be made available for cash withdrawal at the start of business the following day (§229.12(d)).