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| Individual Retirement Account (IRA) | |
| Transfer Fee | \$50.00 |
| Self-Directed IRA – Annual Fee | Based on asset size |
| Health Savings Account (HSA) | \$25.00 annual fee |
| Outgoing Transfer Fee | \$100.00 |
| Savings Account (if daily balance drops below \$50.00) | \$3.00 per month |
| Fee waived if age is less than 18 or 55 or older | |
| Dormant Fee | \$10.00 per month |
| Dormant account balances sent to the State | \$25.00 per account |
| Overdraft Paid Item Fee | \$30.00 per item presented |
| Stop Payment | \$30.00 per item |
| Account closure within 3 months of opening | \$25.00 per account closed |
| ATM/Debit Cards | |
| Replacement Card | \$10.00 per card |
| ATM withdrawal from an ATM not owned by MCB | \$1.50 per withdrawal |
| Cashier’s Check more than \$1,000 (MCB customers only) | \$2.00 per check |
| Checks | prices vary by style |
| Foreign Currency/Checks | \$10.00 per order |
| Legal order processing – levies, garnishments, etc. | \$100.00 per order |
| Medallion Signature Guarantee (MCB customers at select locations) | \$45.00 |
| Money Orders \$1,000 or less (MCB customers only) | \$1.00 per money order |
| Night Depository | |
| Key | \$5.00 |
| Locking bag with key | \$25.00 |
| Locking bag key replacement | \$10.00 |
| Zipper bag | \$5.00 |
| Research fee – ½ hr minimum charge | \$50.00 per ½ hour |
| Safe Deposit Box | Fees vary by location |
| Safe Deposit Box and Locker Key Replacement | \$150.00 per key |
| Safe Deposit Box Locker drilling/new lock & key | \$350.00 |
| Wire Transfer | |
| Incoming | \$15.00 per transfer |
| International | \$60.00 per transfer |
| Outgoing | \$25.00 per transfer |