



# FEE SCHEDULE

## SHARE SAVINGS & CHECKING FEES

Account Reconciliation/Research (first 1/2 hour) . . . . .	\$ 20.00
(each additional 1/2 hour) . . . . .	10.00
Automatic Share To Share Transfers (in excess of 6 per month) (per transfer) . . . . .	5.00
Bad Address Returned to C.U. (each) . . . . .	1.00

### Checking Account Fees

#### E- Account Checking

With direct deposit & E-statements * & a minimum of three bill pay items . . . . .	FREE
Without E-statements* or a minimum of three bill pay items . . . . .	7.00

#### Interest Checking

Average daily balance below \$500 with E-Statements* . . .	2.00
Average daily balance below \$500 . . . . .	4.00
More than 30 items cleared in one month (per item) . . . . .	.10

**Second Chance Checking** Monthly Fee . . . . . up to 8.00

#### Value Checking

Monthly fee with E-Statements* . . . . .	2.00
Monthly fee . . . . .	3.00

Check Printing . . . . .	Prices vary
Closing of an membership within 90 days of opening . . . .	10.00
Early Withdrawal/Closing of Christmas Club Account . . . .	10.00
Early Withdrawal/Closing of Prize Linked Savings Certificate . . .	25.00
Foreign Item Processing . . . . .	Prices Vary
Inactive Account Monthly Fee (accounts inactive 12+ months)	3.00
Internet Bill Pay Monthly Fee . . . . .	up to 6.95
Involuntary Close of a Checking or Savings Account . . . . .	5.00
IRA Closing Fee (before age 59 1/2) . . . . .	10.00

### Return / NSF Items

Courtesy pay (Item paid) . . . . .	25.00
Overdraft items (NSF /Returned items) . . . . .	25.00
Returned, unpaid checks negotiated on account . . . . .	20.00
Statement Copies (per cycle) . . . . .	3.00

### Stop Payments

Stop payments . . . . .	20.00
<i>Includes electronic withdrawals; single checks; consecutive check range</i>	

### Personalized Temporary Checks

(4 checks to a page) . . . . .	1.00
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## MISCELLANEOUS FEES

24-Hour Member Service Hotline (5 free sessions per month) in excess of 5 (each) . . . . .	\$ .50
Cashiers Checks . . . . .	2.50
Coin Machine . . . . .	up to 8% of amount counted
Debit Card Replacement . . . . .	5.00
First Missouri C.U. Owned ATM Transactions . . . . .	FREE
Foreign ATM Withdrawals (not owned by FMCU) (5 free withdrawals per month) in excess of 5 (each) . . . . .	1.00
Processing of Legal Orders Against Accounts (garnishments, liens, etc.) . . . . .	20.00
Manual Transfer/Phone Inquiry Fee . . . . .	2.00

### Member Self-Pay Options

3rd Party check by phone . . . . .	9.00
Pay my CU loan online with a debit or credit card . . . . .	9.00
Pay my CU loan online with a check . . . . .	.50
Mobile Deposit Capture . . . . .	.50¢ per check
Money Orders . . . . .	1.75

### NADA Value Check

With loan application . . . . .	FREE
Inquiry only . . . . .	2.00
Photocopies . . . . .	.10
Photocopies of Cancelled Checks . . . . .	3.00
VISA Gift Cards . . . . .	4.00

## WIRE TRANSFER FEES

Western Union Wire Transfer . . . . .	\$ 25.00
Western Union International Wire Transfer . . . . .	45.00
Wire Transfer (incoming) . . . . .	5.00
Wire Transfer International (outgoing) . . . . .	45.00
Wire Transfer USA (outgoing) . . . . .	20.00

\*Electronic Statements

03/18 ♦All fees are subject to change without notice

## LOCATIONS

1690 Lemay Ferry Rd. St. Louis, MO 63125 Fax (314) 544-1088	4102 First Missouri CU Dr. St. Louis, MO 63129 Fax (314) 487-9198
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(314) 544-5050

[www.1stmocu.org](http://www.1stmocu.org)