



FEE SCHEDULE

SHARE SAVINGS & CHECKING FEES

Account Reconciliation/Research (<i>first 1/2 hour</i>)	\$ 20.00
(<i>each additional 1/2 hour</i>)	10.00
Automatic Share To Share Transfers (<i>in excess of 6 per month</i>) (<i>per transfer</i>)	5.00
Bad Address Returned to C.U. (<i>each</i>)	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 (<i>per item</i>)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
Foreign Item Processing	Prices Vary
Inactive Account Monthly Fee (<i>accounts inactive 12+ months</i>)	3.00
Internet Bill Pay Monthly Fee	up to 6.95
Involuntary Close of a Checking or Savings Account	5.00
IRA Closing Fee (<i>before age 59 1/2</i>)	10.00

Return / NSF Items

Courtesy pay (<i>Item paid</i>)	25.00
Overdraft items (<i>NSF /Returned items</i>)	25.00
Returned unpaid checks deposited to account	20.00
Returned unpaid checks drawn on account	25.00
(<i>Cashed/Deposited Checks, Loan/Visa Payment Checks</i>)	
Statement Copies (<i>per cycle</i>)	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

MISCELLANEOUS FEES

24-Hour Member Service Hotline (<i>5 free sessions per month</i>) in excess of 5 (<i>each</i>)	\$.50
ATM or Debit Card/PIN Replacement	5.00
Cashiers Checks	2.50
Check by Phone	9.00
Coin Machine	up to 8% of amount counted
First Missouri C.U. Owned ATM Transactions	FREE
Foreign ATM Withdrawals (<i>not owned by FMCU</i>) (<i>5 free withdrawals per month</i>) in excess of 5 (<i>each</i>)	1.00
Processing of Legal Orders Against Accounts (<i>garnishments, liens, etc.</i>)	20.00
Manual Transfer/Phone Inquiry Fee	2.00
Mobile Deposit Capture50¢ per check
Money Orders	1.75
NADA Value Check	
With loan application	FREE
Inquiry only	2.00
Photocopies10
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 (<i>incoming</i>)	5.00
Wire Transfer International (<i>outgoing</i>)	45.00
Wire Transfer USA (<i>outgoing</i>)	20.00

*Electronic Statements

02/16 ✦ 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