



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

Business Checking

Average daily balance below \$5,000	5.00
More than 200 items cleared in one month (per item)10¢

E- Account Checking

With direct deposit & E-statements *	FREE
Without E-statements*	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¢

Value Checking

Monthly fee with E-Statements*	2.00
Monthly fee	3.00

Check Printing	Prices vary
Closing of a membership within 90 days of opening	10.00
Debit Card Temporary Replacement	5.00
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 (<i>accounts inactive 12+ months</i>)	3.00
Internet Bill Pay Monthly Fee	up to 3.95
Involuntary Close of a Checking or Savings Account	5.00
IRA Closing Fee (<i>before age 59 1/2</i>)	10.00

Personalized Temporary Checks

4 checks to a page (per page)	1.00
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Return / NSF Items

Courtesy pay (<i>Item paid</i>)	25.00
Overdraft items (<i>NSF /Returned items - per presentment</i>)	25.00
Returned, unpaid checks negotiated on account	20.00

Stop Payments

Stop payments	20.00
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Includes electronic withdrawals; single checks; consecutive check range

MISCELLANEOUS FEES

Cashiers Checks	2.50
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
Money Orders	1.75
NADA Value check with loan application	FREE
Photocopies10¢
Photocopies of Cancelled Checks	3.00
Statement Copies (<i>per cycle</i>)	3.00
VISA Gift Cards	4.00

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	5.00
Mobile Deposit Capture per item	.50¢

WIRE TRANSFER FEES

Western Union	\$ 25.00
Western Union International	Prices vary
Wire Transfer (<i>incoming</i>)	5.00
Wire Transfer (<i>outgoing</i>)	20.00
Wire Transfer International (<i>outgoing</i>)	45.00

*Electronic Statements

01/20 ✧ 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

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