

**Missouri Central Credit Union**  
**Fee Schedule**  
Effective Feb. 1, 2024

**ALL ACCOUNTS**

<b>Account History Printout</b>	\$1.00 per page
<b>Overdraft/NSF</b>	\$28.00 each item
<b>Statement Reprint</b>	\$5.00 each period
<b>Copy of MCCU Check</b>	\$3.00 each

**PRIMARY SHARE SAVINGS ACCOUNTS**

<b>Withdrawals Over Three Per Calendar Quarter</b> (Teller Check or Teller withdrawal)	\$12.50 each
<b>Closing Account Within Six Months of Opening</b>	\$25.00 each
<b>Teller Check Payable to Third Party</b>	\$3.00 each
<b>Cashier's Check</b>	\$5.00
<b>Savings Low Balance Fee</b> (After open one year and over age 18; low balance is considered less than \$100.00 in a savings account with no activity in the last six months and no other account relationships)	\$5.00 per month

**CHECKING ACCOUNTS**

<b>Premier Checking -If \$500 Minimum Balance is not maintained</b>	\$10.00 per month
<b>Overdraft Protection Transfer</b>	\$3.00 each
<b>Overdraft/NSF</b>	\$28.00 each
<b>Reconciliation/Research</b>	\$25.00 per hour (1/2 hr min)
<b>Stop Payment Orders</b> - one-time	\$28.00 each item
<b>Block Stop Payment Orders</b> (Consecutive Check Numbers Only)	\$28.00 each Block
<b>Copies of Canceled Checks</b>	\$3.00 each

**OTHER CHARGES**

<b>Member Checks Returned Unpaid</b>	\$28.00 each
<b>Other Checks Returned Unpaid</b>	\$15.00 each
<b>Stop Payment Orders</b> - one-time	\$28.00 each
<b>Domestic Wire Transfers</b>	\$25.00 each
<b>International Wire Transfers</b>	\$50.00 each
<b>Western Union Money Transfers</b>	\$26.00 each
<b>Money Orders</b>	\$2.00 each (\$1 for seniors)
<b>ACH Overdraft/NSF</b>	\$28.00 each
<b>IRS Levy Processing</b>	\$50.00 each
<b>Garnishment Processing</b>	\$20.00 each
<b>Member Checks Returned by Payee for Collection</b>	\$20.00 each
<b>Check Cashing</b> (Savings Balance Under \$100 W/ No Other Services)	\$5.00 each
<b>Non-member Check Cashing</b>	\$5.00 each check
<b>Express Mail Charge</b>	\$15.00 each or actual charge of mailing if greater than \$15.00
<b>Online Payment from Another Institution</b> - Message Pay	\$5.99 each
<b>Shared branch</b> (After 4 free per month)	\$1.00 each
<b>Travel Cards</b>	\$5.00 for first one, \$3 for 2 <sup>nd</sup> card/ \$5 additional cards
<b>Gift cards</b>	\$3.00 each
<b>ACH Payment by Phone Fee</b> (from Another Financial Institution)	\$5.99 one-time, reoccurring is free

**ATM / DEBIT CARD CHARGES**

<b>ATM Transactions</b> (After Fourth Withdrawal, Transfer, Inquiry, Denial, or Combination of These Each Month at an ATM <u>Other Than</u> an ATM in the CO-OP Network)	\$1.00 each
<b>ATM Surcharge for Foreign Cards</b>	\$3.00 each