

# Schedule of Fees & Charges



## All Accounts

Minimum Balance	\$1.00
Wire Transfer Service	
Domestic	\$25.00 per transfer
International	\$50.00 per transfer
ACH Stop Payment	\$25.00 per item
Courtesy Pay	\$27.00 per item
Non-Sufficient Funds/Overdraft	\$29.00 per item
Transfers between checking & Savings	Free and unlimited
Savings Withdrawals	Two free per month <sup>1</sup>
Automatic Overdraft Transfer	Three free per month <sup>2</sup>
Loan Late Fee	5% of payment or \$25, whichever is less <sup>3</sup>
MasterCard Late Fee	\$25.00
Account Closure (in first 90 days)	\$25.00
Travel Card	\$5.00
Gift Card	\$3.00
Incorrect Address	\$5 per month after 30 days
Garnishment/Levy	\$25.00
Account Research	\$20/hour (\$10 min)
Official Checks	\$2.00
Statement Reproduction/History Printout	\$2.00

## Safe Deposit Boxes

Key Replacement	\$25.00
Lock Replacement	\$150.00
Annual Box Rental	
3x5	\$20.00
3x10	\$30.00
5x5	\$45.00
5x10	\$70.00

## Checking Accounts

Personal Checking	Free
Fresh Start Checking	\$7.50 per month
Stop Payment	\$25.00 per item
Official Check Stop Payment	\$35.00 per item
One-Member NSF	\$30.00 per item
Two-Party NSF Check	\$5.00 per item
Printed Checks	Printer costs vary
Bill Pay Plus	\$1.95 per month

## ATM/Debit

### ATM Withdrawals, Deposits, Transfers, Inquiries

at CUCCU ATMs	First 20 per month free <sup>4</sup>
at CO-OP Network ATMs	First 20 per month free <sup>4</sup>

### Purchases Made with Debit Card

First 20 Transactions Using PIN	Free
21+ Transactions Using PIN	\$1.00 per item
Transactions Made as "Credit"	Unlimited Free

ATM/Debit Card Replacement	\$5.00
Rush Card Order	\$35.00

- Two savings withdrawals are free each month. Thereafter, \$1 will be charged per savings withdrawal.
- After three automatic overdraft transfers from savings per month, \$1 will be charged per automatic transfer.
- Late fees for loans originated by Southwest Missouri Credit Union will be 5% of the payment amount or a flat fee of \$25 dependent on the original date of the loan.
- There will be a \$1 charge for each ATM transaction after the first 20 per month.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.

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