

Schedule of Fees & Charges



All Accounts

Minimum Balance	\$1.00
Outgoing 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 ¹
Automatic Overdraft Transfer	Three free per month ²
Loan Late Fee	5% of payment or \$25, whichever is less ³
Mastercard Credit Card 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)
Cashier's Checks	\$2.00
Statement Reproduction/History Printout	\$2.00
Inactive Account	\$10.00

Safe Deposit Boxes

Key Replacement	\$25.00
Lock Replacement	\$150.00
Annual Box Rental	
3x5	\$20.00
3x10	\$30.00
5x10	\$45.00
10x10	\$70.00

Checking Accounts

Personal Checking	Free
Fresh Start Checking	\$10.00 per month
Stop Payment	\$25.00 per item
Cashier's Check Stop Payment	\$35.00 per item ⁴
First-Party Returned Item	\$30.00 per item
Deposited Item Returned	\$5.00 per item
Printed Checks	Printer costs vary
Bill Pay Plus	\$1.95 per month

ATM/Debit

ATM Withdrawals, Deposits, Transfers, Inquiries	
at Multipli ATMs	First 10 per month free ⁵
at CO-OP Network ATMs	First 10 per month free ⁵
Purchases Made with Debit Cards	Unlimited Free
ATM/Debit Card Replacement	\$5.00
Rush Card Order	\$35.00

1) Two Savings withdrawals are free each month. Thereafter, \$1 will be charged per Savings withdrawal.

2) After three automatic overdraft transfers from Savings per month. \$1 will be charged per automatic transfer.

3) 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.

4) A Stop Payment can only be placed on a Cashier's Check that has been lost, stolen, or destroyed. This declaration of loss does not become enforceable until 90 days after the check is issued.

5) There will be a \$1 charge for each ATM transaction after the first 10 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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