



FEE SCHEDULE

SHARE SAVINGS & CHECKING FEES

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

Personalized Temporary Checks

4 checks to a page (per page)	1.00
---	------

Return / NSF Items

Courtesy pay (Item paid)	25.00
Overdraft items (NSF /Returned items)	25.00
Returned, unpaid checks negotiated on account	20.00

Stop Payments

Stop payments	20.00
-------------------------	-------

Includes electronic withdrawals; single checks; consecutive check range

MISCELLANEOUS FEES

24-Hour Member Service Hotline (5 free sessions per month) in excess of 5 (each)50¢
Cashiers Checks	2.50
Coin Machine up to 8% of amount counted	
First Missouri C.U. Owned ATM Transactions	FREE
Foreign ATM Withdrawals (not owned by FMCU) (5 free withdrawals per month) in excess of 5 (each)	1.00
Processing of Legal Orders Against Accounts (garnishments, liens, etc.)	20.00
Manual Transfer/Phone Inquiry Fee	2.00
Money Orders	1.75
NADA Value check with loan application	FREE
NADA Value check inquiry only	2.00
Photocopies	10¢
Photocopies of Cancelled Checks	3.00
Statement Copies (per cycle)	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 (incoming)	5.00
Wire Transfer (outgoing)	20.00
Wire Transfer International (outgoing)	45.00

*Electronic Statements

05/18 ✦ 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
---	---

(314) 544-5050

www.1stmocu.org