

**Missouri Central Credit Union**  
**Fee Schedule**  
Effective May 1, 2025

**ALL ACCOUNTS**

|                           |                    |
|---------------------------|--------------------|
| <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)                                                                                                                                                | \$5 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) and invalid address | \$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(single item) or block of consecutive check numbers | \$28.00 each item             |
| <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>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>                                           | \$50 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>                                              | \$25 each or actual charge of mailing if greater than \$25 |
| <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 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>Replacement Card</b>                                                                               | \$5.00 each |
| <b>ATM</b> After 4 <sup>th</sup> monthly transaction at an ATM Other than an ATM in the Co-op Network | \$1.00 each |
| <b>ATM Surcharge for Foreign Cards</b>                                                                | \$3.00 each |