Account Disclosure Schedule of Fees and Charges

620 N. Maguire, Warrensburg, MO 64093
Phone: 1-660-747-3311 FAX: 1-660-747-2800

Schedule of Fees and Charges

SHARE SAVINGS ACCOUNT FEES

Inactive Account	$15.00 per month if no activity for 1 year and minimum balance of $500.00 with active service including loan, credit card, or Share Certificate
Excessive Withdrawal Fee (over 6 a month)	$35.00 per occurrence
Overdraft (EFT Item Paid)	$35.00 per item
Reopen 3rd time & on	$50.00
Christmas Club Account Withdrawal	$10.00 per occurrence

SHARE DRAFT (CHECKING) ACCOUNT

Inactive Account	$15.00 per month if no activity for 1 year
Overdraft/Privilege	$35.00 per EFT or check occurrence
Returned Item	$35.00 per occurrence
Stop Payment	$35.00 per item
Copy of Draft Check	$5.00 per item
Draft/Check Printing	Prices vary depending upon style
Counter Checks	$5.00 per page of 4 checks (after 8 complimentary starter checks)
2nd Chance Checking	$15.00 per month

MONEY MARKET ACCOUNTS
(same fees apply as checking accounts, plus additional fees below)

Minimum Balance Fee	$10.00 per month if average daily balance falls below $2,500.00
Copy of Money Market Check	$5.00 per item
Excessive Withdrawal Fee (over 6 a month)	$35.00 per occurrence

OTHER SERVICE FEES (applicable to all accounts)

Close Account (Within 90 Days)	$50.00
Account Reconciliation/Research	$25.00 per hour
Deposited Items Returned	$15.00 per item
Wire Transfers – Domestic (Incoming or Outgoing)	$35.00
Wire Transfer – International (Incoming or Outgoing)	$70.00
Invalid Address	$5.00 monthly
Paper Statement Fee	$5.00 per statement cycle (Primary over 65 and minors under 18 fee waived)
Print/Reprint Statement	$3.00
Teller Check Payable to Third Party	$10.00
VISA Travel Money Card	$10.00 per card (replenish fee $5.00 each occurrence if completed by a CMCCU employee) Carrier fees may apply
Garnishment/Tax Levy	$100.00 per time
Check Cashing (without a checking account or loan)	$5.00 per item
Loan Origination Fee	$50.00 per loan
Deceased member	$50.00 after 6 months

INDIVIDUAL RETIREMENT ACCOUNTS (IRA) FEES

IRA Dormant Account	$15.00 per month if no activity for 1 year and balance less than $100.00

ATM CARD OR VISA DEBIT/CREDIT CARD

First Card	Free
Replacement Cards	$10.00 per card
Rush Delivery For Replacement or New Card	$65.00 per card
Non-Proprietary ATM Transaction	$1.00 per transaction

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Schedule of Fees and Charges (continued)

SAFE DEPOSIT BOX ANNUAL FEES FOR WARRENSBURG AND SEDALIA

3" X 5" X 21.5" Safe Box	$25.00
3" X 10" X 21.5" Safe Box	$35.00
5" X 10" X 21.5" Safe Box	$45.00
10" X 10" X 21.5" Safe Box	$75.00
Drilling Fee	$80.00 plus cost per occurrence
Key Replacement	$35.00 per occurrence

NON-MEMBER FEES

ATM Surcharge Fee	$6.00 per occurrence
Coin Processing	15% per transaction
On Us Check Cashed (non-member)	$10.00 per item

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Community. Family. Smiles.
620 N. Maguire, Warrensburg, MO 64093
Phone: 1-660-747-3311 FAX: 1-660-747-2800

Commercial Account Schedule of Fees and Charges

Schedule of Fees and Charges

SHARE SAVINGS ACCOUNT FEES

Inactive Account	$15.00 per month if no activity for 1 year and minimum balance of $500.00 with active service including loan, credit card, or Share Certificate
Excessive Withdrawal Fee (over 6 a month)	$35.00 per occurrence
Overdraft (EFT Item Paid)	$35.00 per occurrence

SHARE DRAFT (CHECKING) ACCOUNT

Inactive Account	$15.00 per month if no activity for 1 year
Overdraft/Privilege	$35.00 per EFT or check occurrence
Returned Item	$35.00 per occurrence
Stop Payment	$35.00 per item
Copy of Draft Check	$5.00 per item
Draft/Check Printing	Prices vary depending on style
Counter Checks	$5.00 per page of 4 checks (after 8 complimentary starter checks)
Monthly Account Maintenance	$10.00 per account

OTHER SERVICE FEES (applicable to all accounts)

Close Account (Within 90 Days)	$50.00
Account Reconciliation/Research	$25.00 per hour
Deposited Items Returned	$15.00
Wire Transfers – Domestic (Incoming or Outgoing)	$35.00
Wire Transfers – International (Incoming or Outgoing)	$70.00
Invalid Address	$15.00 monthly
Paper Statement Fee	$5.00 per statement cycle (Primary over 65 and minors under 18 fee waived)
Print/Reprint Statement	$3.00
Teller Check Payable to Third Party	$10.00
VISA Travel Money Card	$10.00 per card (replenish fee $5.00 each occurrence if completed by a CMCCU employee) carrier fees may apply.
Garnishment/Tax Levy	$100.00 per time
Check Cashing (without a checking account or loan)	$5.00 per item
Loan Origination Fee	$50.00 per loan

ATM CARD OR VISA DEBIT/CREDIT CARD

First Card	Free
Replacement Cards	$10.00 per card
Rush Delivery For Replacement or New Card	$65.00 per card
Non-Proprietary ATM Transaction	$1.00 per transaction

VIRTUAL BRANCH ON-LINE BANKING

Bill Pay Online	$10.00 per month or Free with E-Statements

SAFE DEPOSIT BOX ANNUAL FEES FOR WARRENSBURG AND SEDALIA

3” X 5” X 21.5” Safe Box	$25.00
3” X 10” X 21.5” Safe Box	$35.00
5” X 10” X 21.5” Safe Box	$45.00
10” X 10” X 21.5” Safe Box	$75.00
Drilling Fee	$80.00 plus cost per occurrence
Key Replacement	$35.00 per occurrence

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Schedule of Fees and Charges (continued)

NON-MEMBER FEES

ATM Surcharge Fee	$6.00 per occurrence
Coin Processing	15% per transaction
On Us Check Cashed (non-member)	$10.00 per item

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