

FEE INFORMATION FOR SELECTED SERVICES

AUTOMATED TELLER MACHINE & DEBIT CARDS

ATM Transactions:

Withdrawals (4 FREE per mo., no charge at CCCU ATMS).....	\$2.00 ea.
Inquiries 4 FREE per month, after 4.....	\$2.00 ea.
Replace Lost or Damaged Card.....	\$10.00
8 Free Withdrawals with Interest Checking, after 8.....	\$2.00
Direct Debit Return Fee.....	\$29.00
Debit Card Chargeback Fee.....	\$29.00
Debit Card Transaction Dispute (under \$35.00).....	\$29.00

SAFE DEPOSIT BOX FEES

3X10 Box.....	\$30/year
5x10 Box.....	\$45/year
10x10 Box.....	\$85/year

Safe Deposit Box Additional Fees:

There is a \$50.00 lost key charge

Late charge equal to 1/2 the annual rent for the 1st month late

\$10.00 penalty for each additional month the annual fee is not received

There is a \$200.00 charge to drill open a box.

OTHER:

Early closing (90 days) Share Account.....	10.00
Touch Tone Teller Transactions.....	FREE
Collection Fee for Returned Deposit Check.....	\$29.00
Home Banking/Bill Payer.....	FREE
ACH Return Fee.....	\$29.00
Coin Cashing/Deposits Free w/Chk, Savings over \$1,500, or Youth Account. 3% charge for all other members Coin Cashing Deposit.	

All fees are subject to change without notice.



Membership, Ownership, Financial Security

17811 E U.S. Highway 40 – Independence, MO 64055
 2007 Broadway Street - Kansas City, MO 64108
 5090 North Oak Trafficway – Kansas City, MO 64118

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Effective 01/01/2019

ACCOUNTS

Free Checking	No Charge
Interest Checking (fee waived if \$500 balance maintained).....	\$10.00 per mo.
Money Market (below min. balance \$1000.00).....	\$25.00
Money Market excess fee after 6 withdrawals	\$25.00
Insufficient Funds (ACH, Debit cards, ATM).....	\$29.00 per item
Check Printing/Orders	Depends on Styles
Stop Payment Orders/Release.....	\$29.00 ea.
Reconciling/Research Accounts (1hr min)	\$25.00/hr
Overdrafts Transfers f/Shares or Loans	\$2.00 ea.
Copy of paid check	Free Online/If Assisted
Unreturned checks on a closed checking acct.....	\$15.00
Christmas Club Early Withdrawl	\$10.00
Excess transfer fee on Saving type accounts (Reg. D) greater than 6 per month	\$10.00 ea.

VISA FEE SCHEDULE

Refer to Visa Credit Card Disclosure

SERVICES

Monthly Statement Fee.....	\$5.00
Non-Member Check Cashing Fee.....	\$10.00
Check Cashing Fee if less than \$100 on deposit.....	\$5.00
Wires/Western Union(Domestic)outgoing.....	\$25.00
International Wires.....	\$55.00
Money Orders	\$5.00 ea.
Cashier Checks.....	\$5.00 ea.
Third Party Teller Checks 3 FREE per month, after 3	\$3.00ea
Notary Service	FREE
Notary Service (non-member)	\$5.00 ea.
Copy of Statement (using self-serve computer station).....	\$2.00
Copy of Statement (from MSR).....	\$5.00
Collection Item.....	\$30.00
Additional Copy of Lien Releases	\$5.00
Stop Payment (Corporate Check)	\$29.00
Corporate Check Copy Fee.....	\$5.00 ea.
Garnishments/IRS Levy Charge	\$50.00
Fax Service for Members (Long distance).....	\$2 per pg
Return Mail Fee	\$10.00 ea.
Debit/ATM Card Overnight Delivery Fee	\$55.00

Inactive Accounts (one year) below minimum balance of \$100.00 will be charged a monthly fee..... \$5.00 mo.

Loan Late Charge.....	5% of payment
	Not less than \$15.00 up to \$50.00
IRA Annual fee	\$10.00