



# Fee Schedule Effective May 1, 2023

Account Balancing Assistance per hour (One hour min)	\$20.00	Nonsufficient Funds (NSF)	
Account Research per hour (One hour min)	\$20.00	Each time an "item" posts, causing an account to go to a negative status, it may be subject to a PAID or RETURNED ITEM FEE, even if it is a re-presentment of a previous item. A nonsufficient funds item may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means. "Per presentment" means each time an item is presented, including re-presentment. We may use the terms "item" and "transaction" interchangeably.	
Account Closure within 90 days	\$25.00		
ACH Stop Payment Annual Review	\$40.00		
ATM			
ATM or Debit Card Replacement/Hot Card	\$10.00		
Inquiry (Mid-MO Customer at non Mid-MO ATM)	\$2.00		
Withdrawal (Non Mid-MO ATM)	\$2.00		
Checks			
Cashier's Check	\$5.00		
Cashing (Non Customer)	\$20.00		
Counter Check	\$2.00/4		
Copy of Check	\$3.00		
Coin Counted by Bank	10% of total		
Collection items-per item (Incoming/Outgoing)	\$30.00		
Deposited Items			
Returned Unpaid (Chargeback)	\$5.00		
Re-Submit (Re-Clear)	\$5.00		
Dormant Account	\$5.00/statement cycle		
(A checking or savings account is considered dormant if no withdrawals or credits, other than credited interest, have been made to the account during a specified period.)			
Checking=12 months - Savings=24 months			
Foreign Currency Exchange	\$15.00		
Garnishment	\$35.00		
Levy	\$35.00		
Miscellaneous Services			
Faxes (Incoming/Outgoing)			
First 2 pages	\$5.00		
Each Additional Page	\$1.00		
Notary (Customers)	FREE		
Notary (Non-Customers)	\$2.00		
Photocopies (Per Page)	\$1.00		
*Subject to availability			
		Paid Overdraft (OD) Item Fee	\$35.00
		Per presentment	
		Returned NSF Item Fee	\$35.00
		Per presentment	
		Extended Overdraft (OD) Item Fee	\$35.00
		One-time charge at ten (10) consecutive calendar days overdrawn	
		Online Banking	
		Commercial (Cash Management)	\$9.95/per month (2 users)
		ACH/Wire Cutoff Extension*	\$50.00
		ACH Notice of Change/Return	\$5.00
		ACH Origination	\$0.10/per item
		Mobile Banking	FREE
		Small Business Mobile Check Deposit	\$0.50/per item
		Consumer	
		Bill Pay	FREE
		Mobile Banking	FREE
		Mobile Check Deposit	FREE
		Savings Withdrawals in excess of	\$1.00/per item
		eighteen (18) per statement	
		Statements	
		Copy of Statement/Account Activity	\$3.00
		Copy of Statement/Account Activity (Online)	FREE
		Image Statement (Back of Checks)	\$2.00/statement cycle
		Returned Statements	\$5.00/statement cycle
		Statement Hold	\$5.00/statement cycle
		Stop Payment	\$40.00
		Subpoena/Summons Appearance	\$50.00/per hour
		Transfers	
		ACH Transfer	\$25.00
		Auto Transfer-Transfers from other Deposit	\$10.00
		Accounts or from Ready Cash Reserve Account	
		Telephone Transfer	\$2.00
		Transfers via Online Banking or TOUCH24	FREE
		Wire Transfers	
		Domestic (Incoming/Outgoing)	\$20.00
		International (Incoming/Outgoing)	\$60.00

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## **Additional Terms and Conditions of Your Account**

### **PAYMENT ORDER OF ITEMS**

**The law permits us to pay items drawn on your account in any order. To assist you in handling your account with us, we are providing you with the following information regarding how we process items drawn on your account.**

**We pay items presented on each business day in the following priority order: First-Cashed checks presented in person for payment, ATM Withdrawals, Account Fees, Point-of-Sale Debit Card transactions and Internet transactions in low amount to high amount order. Then we pay checks in the order of the check serial number and ACH debits in low to high amount order.**

**From time to time, at our discretion, we may change the order in which we post items to your account. If you have questions about our payment order procedures, please call your local Mid-Missouri Bank location.**

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