

# MID-MISSOURI BANK

**M** *Live. Work. Play. Bank.™*

Fee Schedule Effective February 1, 2016

Account Balancing Assistance per Hour (One hour min)	\$20.00	Miscellaneous Services	
Account Research per hour (One hour min)	\$20.00	Faxes (Incoming/Outgoing)	
Account Closure within 90 days	\$25.00	First 2 pages	\$5.00
ACH Notification of Change	\$4.00	Each Additional Page	\$1.00
Annual ACH Stop Payment Review	\$40.00	Notary (Customers)	FREE
ATM		Notary (Non-Customers)	\$2.00
ATM or Debit Card Replacement/Hot Card	\$10.00	Photocopies (Per Page)	\$1.00
Inquiry (Mid-MO Customer at non Mid-MO ATM)	\$2.00	Online Banking	
Withdrawal (Non Mid-MO ATM)	\$2.00	Commercial (Cash Management)	\$9.95/per month (2 users)
Checks		ACH Cutoff Extension*	\$50.00
Cashier's Check	\$5.00	ACH Notice of Change/Return	\$4.00
Cashing (Non Customer)	\$20.00	ACH Origination	\$.10/per item
Counter Check	\$1.00/4	Mobile Banking	FREE
Copy of Check	\$3.00	Small Business Mobile Check Deposit	\$.50/per item
Coin Counted by Bank	10% of total	Consumer	
Collection items-per item (Incoming/Outgoing)	\$30.00	Bill Pay	FREE
Deposited Items		Mobile Banking	FREE
Returned Unpaid (Chargeback)	\$4.00	Mobile Check Deposit	FREE
Re-Submit (Re-Clear)	\$4.00	Overdrafts	
Dormant Account	\$5.00/statement cycle	Each Item Paid	\$33.00
(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.)		Non-Sufficient Funds (Item Returned)	\$33.00
Checking=12 months - Savings=24 months		Extended Overdraft Fee	\$33.00
Foreign Currency Exchange	\$15.00	(One-time charge at 10 consecutive calendar days overdrawn)	
Garnishment	\$30.00	Savings Withdrawals in excess of	\$1.00/per item
Levy	\$30.00	eighteen (18) per statement	
*Subject to availability		Statements	
		Copy of Statement/Account Activity	\$3.00
		Copy of Statement/Account Activity (Online)	FREE
		Image Statement (Back of Checks)	\$2.00/statement cycle
		Stop Payment	\$40.00
		Transfers	
		Auto Transfer-Transfers from other Deposit	\$10.00
		Accounts or from Ready Cash Reserve Account	
		Telephone Transfers	\$2.00
		Transfers via TOUCH24 or Online Banking	FREE
		Wire Transfer	
		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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