



Fee Schedule Effective May 1, 2023

Account Balancing Assistance per hour (One hour min)	\$20.00
Account Research per hour (One hour min)	\$20.00
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	\$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

**Nonsufficient Funds (NSF)**

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.

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 eighteen (18) per statement \$1.00/per item

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 Accounts or from Ready Cash Reserve Account	\$10.00
Telephone Transfer	\$2.00
Transfers via Online Banking or TOUCH24	FREE

Wire Transfers	
Domestic (Incoming/Outgoing)	\$20.00
International (Incoming/Outgoing)	\$60.00

\*Subject to availability

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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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