



741 York Drive
 Sikeston, MO 63801-2170
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 www.highwaycrossroadscu.com

Schedule of Fees and Charges

Effective: March 1, 2023

ACH Origination Fee (using mobile app)	FREE	Loan Origination Fee (<i>funded loans only</i>)	\$100.00
ACH Origination Fee (originated by HCCU)	\$2.00	Lien Fee (UCC-1 Filing)	\$10.00
Cashiers Check (issued from member account)	\$2.00	Lien Fee (UCC-1 Releasing)	\$10.00
Money Orders	\$2.00	Lien/Title Fee State Filing Fee	*\$6.00-\$26.50
Deposited checks (and other items) returned unpaid	\$25.00	*Dependent upon title requirements	
Check Printing		Carfax Report	\$40.00
Depends on Check Selection		Skip a Pay Fee	\$25.00
Copy of Check	\$1.00	Subsequent Action Loan Modification Fee	*\$25.00
Stop Payment Fee (ACH/Check)	\$20.00	*Subject to investigation and processing required	
Nonsufficient ACH/Check Fee	\$35.00		
Overdraft Protection Transfer Fee (3 per month)	FREE	Internet Member Access	FREE
ODP Transfers in excess of 3 complimentary - From Share	\$5.00	One Click Bill Payment Service	FREE
ODP Transfers in excess of 3 complimentary - From Line of Credit	\$2.00	Christmas Club Early Withdrawal	\$30.00
Inactive Account Fee (charged quarterly)	\$5.00	Premature Membership Account Closing	\$30.00
Paper Statement Print Fee	\$1.00	*Within 90 days of opening	
*For members joining after 06/01/2017			
Returned Mail Fee	\$2.00	Debit Card - Initial Card is FREE + 1 replacement per year	
Wire Transfer Fee - Outgoing	\$25.00	replacements cards in excess of 1 per year	\$5.00
Notary Service (members)	FREE	*Gift Card Purchase	\$2.50
Notary Service (non-members)	\$5.00	*Prepaid Reloadable Card	\$5.00
		Teller Loading of Prepaid Cards	FREE

*Separate fee schedules for these services