



741 York Drive
 Sikeston, MO 63801-2170
 (573) 472-5373
 www.highwaycrossroadscu.com

Schedule of Fees and Charges

Effective: January 1, 2022

ACH Origination Fee (using mobile app)	FREE	Loan Application Fees	FREE
ACH Origination Fee (originated by HCCU)	\$2.00	Lien Fee (UCC-1 Filing)	\$10.00
Cashiers Check	\$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	Internet Member Access	FREE
Overdraft Protection Transfer Fee (3 per month)	FREE	One Click Bill Payment Service	FREE
ODP Transfers in excess of 3 complimentary - From Share	\$5.00	Christmas Club Early Withdrawal	\$30.00
ODP Transfers in excess of 3 complimentary - From Line of Credit	\$2.00	Premature Membership Account Closing	\$30.00
Inactive Account Fee (charged quarterly)	\$5.00	*Within 90 days of opening	
Paper Statement Print Fee	\$1.00	Debit Card - Initial Card is FREE + 1 replacement per year	
*For members joining after 06/01/2017		replacements cards in excess of 1 per year	\$5.00
Returned Mail Fee	\$2.00	*Gift Card Purchase	\$2.50
Wire Transfer Fee - Outgoing	\$25.00	*Prepaid Reloadable Card	\$5.00
Notary Service (members)	FREE	Teller Loading of Prepaid Cards	FREE
Notary Service (non-members)	\$5.00		

*Separate fee schedules for these services