

Fee Schedule

Effective October 1, 2019

GENERAL

Account History / Statement Copy (per month)	\$5.00
Account Reconciliation / Research (per hour)	\$30.00
Check Cashing (minor accounts and members with loans, checking or over \$1,000 in deposits exempt)	\$5.00
Collection Items	\$20.00
Copy of Canceled Official Checks / Deposited Checks	\$5.00
Copy of Cleared Personal Checks (two free per month)	\$5.00
Escurement Notice¹	\$2.00
Excess Savings / Money Market Debits (reg D, each, limit six per month, excludes ATM, mail, withdrawal by teller check and loan payment transfers)	\$10.00
Excess Savings Withdrawal, four free per quarter (not from ATM)	\$2.00
Inactive Account (per month after 12 months of no activity)	\$3.00
IRA Transfer (out)	\$20.00
Levy or Garnishment²	\$75.00
Loose Coin	7%
Membership Closure (within six months)	\$10.00
Money Orders	\$3.00
Non-Sufficient Funds (NSF) Paid / Returned (per item – checks, ACH, ATM debit paid, Check Card debit paid, loan/Visa [®] payment, Bill Pay)	\$27.00
Notary (per signature)	\$10.00
Official Checks (waived with three-month average daily balance of \$2,500.00, free for Ultimate Banking, Ultimate Plus and Ultimate 60 Plus)	\$5.00
Overdraft Protection (per item – checks, ACH, ATM, debit, Bill Pay; daily max. \$81.00)	\$27.00
Overdraft Transfer (per transfer, from savings limited to six electronic transfers per month, including ACH/Audio/Anytime Access, Debit Transfers or unlimited on Line of Credit)	\$4.00
Returned Deposit / Payments	\$27.00
Stop Payment (includes ACH, checks, Visa, Official Check)	\$25.00
Unknown Address (per month)	\$2.00
Verification of Deposit	\$10.00
Wire Transfer, Incoming	\$10.00
Wire Transfer, Outgoing Domestic	\$20.00



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Federally Insured by NCUA

CHECKING ACCOUNTS

Mobile Plus - Debit (monthly fee if balance falls below \$300.00; monthly fee waived for all individuals under age 25)	\$4.95
Mobile Plus - Banking (monthly fee if balance falls below \$300.00 and there is no monthly direct deposit [additional fee waivers available] ³)	\$4.00
Mobile Plus - Rewards (monthly fee if balance falls below \$300.00 and there is no monthly direct deposit) ⁴	\$4.95
Ultimate Banking (monthly fee, no minimum balance) ⁵	\$7.00
Money Market Account (monthly fee if balance falls below \$2,500.00)	\$10.00

BUSINESS CHECKING

Small Business Checking (monthly fee if balance falls below \$5,000.00)	\$15.00
Deposited Checks (per check after 300 per month)	\$0.15
Excess Check Fee (per check after 200 per month)	\$0.20
Coin Order Fee (per roll)	\$0.10
Currency Order Fee (per strap)	\$0.50

ATM / VISA DEBIT CARD

ATM Photos at Credit Union	\$10.00
ATM Photos at Network Financial Institutions	\$35.00 - \$100.00
Deposit Adjustment	\$10.00
Foreign Balance Inquiry (four free per month)	\$1.25
Foreign Withdrawals (four free per month)	\$1.25
Non-Member Withdrawal from our ATM (CO-OP [®] waived)	\$3.00
Replacement Card (per card), original card is free (after two per year)	\$10.00
Rush Order	Actual Cost
Withdrawal Dispute (waived if valid dispute)	\$10.00

ONLINE/TELEPHONE

Bill Payment Investigation	\$20.00
Copies of Bill Pay Checks	\$20.00
Non-Sufficient Funds (NSF) Paid or Returned Bill Pay (per item)	\$27.00
Stop Payment - Bill Pay	\$20.00
Touchtone Teller (four free per month)	\$1.00
Expedited Bill Payment (Electronic/Overnight Mail)	\$9.95/\$14.95
Pop-Money (3-days)	\$0.75
Pop-Money (Next Day)	\$1.50

SAFE DEPOSIT BOXES (PER YEAR)

2x5,3x5,4x5,5x5,3x10,5x10,10x10	Varies by box size
Forced Entry of Box (minimum of \$140.00)	Actual Cost
Key Deposit / Replacement	\$10.00

LOAN / VISA CREDIT CARD

Demand for Payoff (Consumer/Auto/Real Estate)	\$25.00
Documentation Processing Fee	Actual Cost
Extension Request	\$35.00
Lienholder Authorization Letter	\$10.00
Loan Modification	\$35.00
Loan Payment by Phone	\$5.00
Reconveyance Fee	\$45.00
Recording Fee	\$10.00
Refinance of Kings Federal Credit Union Loan	\$100.00
Visa Card Additional (per card)	\$10.00
Visa Card Replacement (per card)	\$10.00
Visa Card Rush Order	\$50.00
Visa Cash Advances	2% with a maximum of \$25.00
Visa Late Fee	\$25.00
Visa NSF Payment	\$27.00
Visa Statement Copy	\$5.00

GRANDFATHERED CHECKING ACCOUNTS

(EXISTING ACCOUNTS ONLY; NO LONGER OFFERED FOR NEW ACCOUNTS)

Basic Checking - 75 (monthly fee, if balance falls below \$300.00)	\$4.00
Ultimate Checking - 61 (monthly fee, if balance falls below \$300.00)	\$6.00
Ultimate Checking Plus (monthly fee, no minimum balance)	\$7.00
Ultimate 60 Plus - 60 (monthly fee, if balance falls below \$1,000.00)	\$4.00
Student Checking - 79 (per check, after 10 in a month)	\$0.25
Business Checking - 77 (monthly fee, if balance falls below \$5,000.00)	\$15.00

PLEASE NOTE

¹Required notice under Unclaimed Property Law to members advising that their property will escheat to the state unless there is activity or response to notice.

²Fee will be collected if we are required to hold or deliver funds in compliance with a levy or garnishment against your account.

³The monthly fee will also be waived for: (i) seniors over the age of 59; or (ii) an electronic direct deposit to this account; or (iii) an aggregate of \$5,000.00 in savings under the same membership number; or (iv) \$5,000.00 in loan balances under the same membership number.

⁴See Account Disclosure and Rate Sheet for additional information about this account.

⁵The monthly fee will be waived for those who have been members of KFCU for over 20 years.