Kings Federal Credit Union

Fee Schedule

Effective March 1, 2026

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
Copies of Online Bill Pay Checks $25.00
Escheatment Notice[1] $2.00
External Transfer (3-days/Next Day) ..... $ Free/$2.00
Inactive Account (per month after 12 months of no activity) $3.00
IRA Transfer (out) $20.00
Levy or Garnishment[2] $75.00
Loose Coin 7%
Membership Closure (within six months) $10.00
Non-Sufficient Funds (NSF) Paid / Returned (per item – checks, ACH, ATM debit paid, Check Card debit paid, loan/Visa® payment, Bill Pay) $14.00
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. $42.00) $14.00
Overdraft Transfer (per transfer or debit transaction) $4.00
Returned Consumer Loan Payment/First Party Deposits $15.00
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

ATM / VISA DEBIT CARD

ATM Photos at Credit Union $10.00
ATM Photos at Network Financial Institutions ..... Actual Cost
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

LOAN / VISA CREDIT CARD

Demand for Payoff (Consumer/Auto/Real Estate) $25.00
Documentation Processing Fee (Real Estate) ..... Actual Cost
Lienholder Authorization Letter (Foreign Travel) $20.00
Loan Modification/Due Date Change $40.00
Check-by-Phone Consumer Loan Payment $4.95
First Mortgage Returned Payment $25.00
Reconveyance and Recording Fees ..... Actual Cost
Refinance of Kings Federal Cedit Union Loan $100.00
Visa Card Additional (per card) $10.00
Visa Card Replacement (per card) $10.00
Visa Card Rush Order ..... Actual Cost
Visa Cash Advances ..... 2% with a maximum of $25.00
Visa Pay By Phone $8.00
Visa Late Fee $25.00
Visa Returned Payment $25.00

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

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
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

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
Mobile Plus - Rewards
(monthly fee if balance falls below $300.00 and there is no monthly direct deposit)[4] $4.95

PLEASE NOTE

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

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

[3] The 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.

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

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

Kings Federal Credit Union
1415 W. Lacey Blvd.
Hanford, CA 93230

Federally insured by NCUA.

Form:06699-1224