

KSCFCU Fee Schedule

This Fee Schedule is incorporated into and becomes a part of the Truth-in-Savings disclosure, and is effective May 7, 2007.

MEMBERSHIP

Membership Fee \$5.00

ALL ACCOUNTS

Address Change – Notified by Member No Charge

Account Reconciliation, per hour \$20.00

Address Change – Post Office Address Service \$2.00

Bad Address Fee – Per Statement Period \$5.00

Check Cashing Fee – members with Savings Only &

Check to be Cashed is More Than Amt. Available \$3.00

Check Cashing Fee – non members \$3.00

Change Account Status Fee \$25.00

Collection Items

Canadian Items \$15.00

All Other Foreign Collection Items \$25.00

Document Convenience Fees

Photocopy Fee, per page \$1.00

Fax Service Fee, per page \$1.00

Send Document by Overnight Carrier \$12.00

Guaranteed Signature Fee \$5.00

Notary Public – Limited No Charge

Early Closing Fee (within 6 mos. of opening) ... \$10.00

Escheat Administrative Fee \$25.00

Early Release Fee (Check Hold) \$10.00

Inactive Member (after 12 months) Monthly Fee \$5.00

IRA Application Fee No Charge

IRA Transfer Fee (to another institution) \$25.00

Levies and Writs (per document) \$25.00

Official Check (more than 1 per day) \$3.00

Returned Transactions

NSF Fee (ACH Insufficient Funds)..... \$28.00

Overdraft Transfer Fee \$4.00

NSF Fee (Insufficient Funds) \$28.00

NSF Fee (Uncollected Funds) \$28.00

Courtesy Pay Fee (in addition to NSF Fee)..... \$10.00

Returned Deposit Fee \$10.00

NSF Fee (From Me to Me Returned Check) \$28.00

Statement Copy \$5.00

Account History (since last statement) \$5.00

Stop Payment Fee \$15.00

Stop Payment Fee (series of checks) \$25.00

Stop Payment entered via PCU No Charge

Stop Payment Removal Fee \$10.00

Telephone Service Fee

Telephone Service Fees apply when you request a transaction that you could do without assistance using Shuttletalk. PCU, an ATM machine or in person.

Telephone Inquiry Fee \$3.00

Telephone Transaction Fee \$3.00

Redeem Stock/Bond Coupon Fee, per envelope ... \$10.00

Research Fee, per hour (\$5.00 minimum) \$30.00

Verification of Deposit \$10.00

TRAVELERS & GIFT CHECKS

American Express Travelers Checks, per \$100 \$1.00

American Express Travelers Checks for 2, per \$100 \$1.50

American Express Gift Checks, each \$2.50

WIRE TRANSFERS

Incoming Wire Fee \$5.00

Outgoing Domestic Wire Fee \$20.00

Outgoing Foreign Wire Fee \$40.00

NSF Fee (Returned Wire) \$28.00

SAFE DEPOSIT BOXES

Safe Deposit Box Fee

3 x 5 box, per year \$35.00

3 x 10 box, per year \$50.00

5 x 10 box, per year \$70.00

10 x 10 box, per year \$100.00

Safe Deposit Key Drilling \$100.00

Safe Deposit Key Replacement \$10.00

CHECKING ACCOUNTS

Classic Checking Fee No Charge

Elite Checking Fee (Monthly) \$6.00

Select Checking Fee (Monthly) \$10.00

Change Checking Account Type Fee \$5.00

Check Copy Fee \$3.00

Checking Printing Fee Varies

Reopen Checking Account Fee \$15.00

Hot Card Fee (Close Checking Account without returning all ATM and Visa Check Cards, per card outstanding) \$5.00

24-HOUR ACCESS SERVICES

Audio Response System, Shuttletalk No Charge

ATM Card Reorder Fee \$2.00

ATM Transaction Fee, (Non KSCFCU ATM) \$1.25

Overdraft Fee (ATM) \$28.00

ATM Hot Card Fee \$5.00

ATM Deposit Adjustment Fee (Adjustment required or ATM Empty Deposit Envelope Fee) \$5.00

PCU (Home Banking) Fees

PCU User - Mailed Statement (per statement) \$5.00

PCU E-mail Statement Notification No Charge

PCU Check Copy Fee No Charge

PCU Statement Copy No Charge

PCU Check Withdrawal No Charge

PCU Stop Payment No Charge

PCU Account History No Charge

PCU BillPayer Fees

Monthly Service Fee No Charge

BillPayer Exception Item Actual Cost

VISA CHECK CARDS

Reorder/Replacement Card Fee \$10.00

Hot Card Fee \$5.00

Overdraft Fee (Check Card) \$28.00

VISA CREDIT CARDS

Reorder/Replacement Card Fee \$10.00

Hot Card Fee \$5.00

Overlimit Fee \$25.00

Late Payment Fee \$25.00

NSF Fee (Visa Payment NSF) \$28.00

LOAN ACCOUNTS

Loan Payment Returned NSF \$28.00

Loan Modification / Skip Payment Fee \$35.00

Loan Re-evaluation Fee (within 6 months) \$20.00

Late Payment Fee \$25.00

Telephone Payment Authorization \$5.00