

# KSCFCU Fee Schedule

This Fee Schedule is incorporated into and becomes a part of the Truth-in-Savings disclosure, and is effective May 7, 2009.

## MEMBERSHIP

Membership Fee ..... \$5.00

## ALL ACCOUNTS

Address Change – Notified by Member ..... No Charge

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) ..... \$5.00

Fee to Business for Exchanging On-us Check ..... \$5.00

Change Account Status Fee ..... \$25.00

Collection Items

Canadian Items ..... \$20.00

All Other Foreign Collection Items ..... \$30.00

Document Convenience Fees

Photocopy Fee, per page ..... \$1.00

Fax Service Fee, per page ..... \$1.00

Send Document by Overnight Carrier ..... Actual Cost

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

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 ..... \$1.00 each

Returned Transactions

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

Overdraft Transfer Fee ..... \$5.00

NSF Fee (Insufficient funds) ..... \$28.00

UCF 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

Account Reconciliation, per hour ..... \$20.00

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

Redeem Stock/Bond Coupon Fee, per envelope ..... Actual Cost

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

Verification of Deposit ..... \$15.00

## 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 ..... Actual Cost

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

Check Copy Fee ..... \$3.00

Checking Printing Fee ..... Varies

Reopen Checking Account Fee ..... \$15.00

ATM Hot Card Fee (Close Checking Account without returning all ATM cards, per card outstanding) ..... \$5.00

## 24-HOUR ACCESS SERVICES

Audio Response System, VoiceTouch24 ..... No Charge

ATM Card Replacement Fee ..... \$5.00

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 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

Card Replacement Fee ..... \$5.00

Overdraft Fee ..... ~~\$28.00~~

Expedited Card Order ..... Actual Cost

## VISA CREDIT CARDS

Reorder/Replacement Card Fee ..... \$5.00

Overlimit Fee ..... \$25.00

Late Charge Fee ..... \$25.00

Visa Payment Returned NSF Fee ..... \$28.00

Expedited Card Order ..... Actual Cost

## 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 Charge Fee ..... \$25.00

Telephone Payment Authorization ..... \$5.00