

KSCFCU Fee Schedule

This Fee Schedule is incorporated into and becomes a part of the Truth-in-Savings disclosure, and is effective May 15, 2011.

MEMBERSHIP

Membership Fee	\$5.00
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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	Actual Cost
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) Quarterly Fee	\$5.00
IRA Application Fee	No Charge
IRA Transfer Fee (to another institution)	\$25.00
Levies, Writs & Garnishments (per document)	\$25.00
Official Check	\$1.00 each
Returned Transactions	
Overdraft Transfer Fee	\$5.00
NSF Fee (Insufficient funds for checks or ACH)	\$30.00
UCF Fee (Uncollected funds for checks or ACH)	\$30.00
Courtesy Pay Fee (in addition to NSF Fee)	\$10.00
Returned Deposit Fee	\$10.00
Returned Check Fee (To Me from Me)	\$30.00
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 env.	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

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
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
Expedited Card Order	Actual Cost

LOAN ACCOUNTS

Loan Modification / Skip Payment Fee	\$35.00
Loan Amortization Fee	No Charge
Loan Re-evaluation Fee (within 6 months)	\$20.00
Late Charge Fee	\$25.00
Telephone Payment Authorization	\$5.00