

## BUSINESS SCHEDULE OF FEES AND CHARGES

(Does not include loan services)

Effective August 1, 2020

[www.kinecta.org](http://www.kinecta.org)

For more information, please refer to Kinecta Federal Credit Union's  
Business Membership and Account Agreement.

### GENERAL

<b>Check Cashing Fee</b> .....	\$5.00
Non-Members cashing items drawn on Kinecta Federal Credit Union	
<b>Collection Items</b>	
<b>Incoming</b> .....	\$25.00
Check/Item drawn against member's account, presented for payment via collection	
<b>Outgoing Domestic</b> .....	\$25.00
(Any additional charges assessed by the paying institution will be deducted from proceeds)	
<b>Outgoing Foreign</b> .....	\$25.00
(Any additional charges assessed by the paying institution will be deducted from proceeds)	
<b>Insufficient Funds Fees</b> (Limit of 3 fees per day)	
<b>Courtesy Pay Fee</b> .....	\$30.00
Items paid against insufficient/uncollected funds - Including, but not limited to, Checks, Debit Card Purchases, ACH, etc. - (per presentment)	
<b>NSF Fee</b> .....	\$30.00
Items returned unpaid against insufficient/uncollected funds - Including, but not limited to: Checks, ACH, etc. - (per presentment)	
<b>Overdraft Protection</b>	
Including coverage for checks, Debit Card Purchases, ACH, etc.	
<b>Preauthorized Transfer</b> .....	\$4.00
Insufficient funds covered by preauthorized transfer from share account - per item	
<b>Returned Deposited Items</b>	
(Deposited, Re-cleared, Cashed, or Loan Payment)	
<b>Not written by account holder</b> .....	\$12.00
<b>Written by account holder</b> .....	\$25.00
<b>Stop Payment Fee</b> .....	\$20.00
Regardless of how placed: written request, in person with a representative, via phone or Kinecta Phone Voice Response System - Per Item	
<b>Wire Transfer Fees</b> (Per Wire) (*)	
<b>Domestic - Outgoing</b> .....	\$25.00
<b>International - Outgoing</b> .....	\$55.00
<b>Cashier's Checks</b> .....	\$6.00
<b>Check Printing</b> .....	Varies
<b>Currency/Coin Deposited</b> (Per \$100) (*) .....	\$0.10
<b>Notary Services</b> (Per Signature) .....	\$10.00
<b>Medallion Signature Guarantee</b> (Per Stamp) .....	\$15.00
<b>Overnight Delivery Fee</b> .....	Varies
Fee established by Overnight Delivery Service	
<b>Paper Statement</b> .....	\$2.00
Per statement mailed	
<b>Temporary Checks</b> (Per eight (8) checks) .....	\$4.00
First 16 checks - no charge	
<b>Update Address</b> .....	\$2.00
Research and update bad address - not applicable to member originated address change	
<b>Verification of Deposit</b> (*) .....	\$10.00
<b>Western Union</b> .....	Varies
Travel Emergency Service (actual fees established by Western Union)	

### BUSINESS REGULAR SHARE ACCOUNTS

<b>Monthly Service Fee</b> .....	\$5.00
Fee waived with a \$250.00 Regular Share Account average monthly balance, multiple accounts under the same member number; OR first three months of a new account	

### ANALYZED CHECKING ACCOUNTS

<b>Monthly Account Analysis Maintenance Fee</b> (*) .....	\$14.00
<b>Copy of Paid Item</b> (*) .....	\$3.50
First two (2) copies per statement period - no charge	
<b>Deposit Correction</b> (*) .....	\$2.00

### BUSINESS ESSENTIALS CHECKING ACCOUNTS

<b>Monthly Service Fee</b> .....	\$15.00
Fee waived in any month with: 1) 500 average monthly balance, or 2) \$15,000 combined balance across all business deposits (exclusive of any consumer account balances), or \$25,000 business loan balance	
<b>Transaction Fee</b>	
Checks written after first 200 (per check) .....	\$0.25
Cash or Check Deposits after first 50 (per deposit) .....	\$0.25
Cash processing after first \$5,000 (per \$100) .....	\$0.10

## BUSINESS MONEY MARKET ACCOUNTS

<b>Copy of Paid Check</b> .....	\$3.50
Retrieval and copy of paid check (Five (5) free per calendar year) per item	

### ATM/CHECKCARD/DEBIT

<b>ATM/CheckCard</b>	
Initial Card Issuance ....	No Charge
Rush Card Order .....	\$25.00
Excessive Replacement .....	\$18.00
More than two (2) cards in a 12-month period	
CO-OP Transaction Fees (CO-OP ATM Network) .....	No Charge
<b>Non-proprietary ATM Fees (**)</b>	
Transaction fees at ATMs not operated by Kinecta, and ATMs outside the CO-OP Network	
Cash Withdrawals .....	\$2.00
Point of Sale (Network Usage) .....	No Charge
Merchant Surcharge .....	Varies
Look for disclosure at point of sale, or ask the merchant	
Pass-through Charges .....	Varies
From other financial institutions (look for disclosure at point of sale)	

### RESEARCH, COPIES, LEGAL ORDERS & NOTICES

Account Activity Printout (*) .....	\$5.00
Record Research (Per Hour) (*) .....	\$24.00
Photocopies (per page) (*) .....	\$0.20
Copy of Deposited Item (*) .....	\$3.50
Retrieval and copy of deposited item (per item)	
Statement Copies (Per Statement) (*) .....	\$5.00

### RESEARCH, COPIES, LEGAL ORDERS & NOTICES (continued)

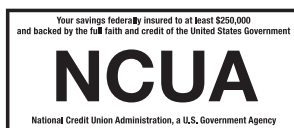
<b>Compliance with Legal Orders</b>	
Minimum Billing .....	\$15.00
Labor .....	\$24.00
Documents .....	\$0.10
Appearance at Hearing .....	\$35.00
Mileage (Per Mile) .....	\$0.20
Levy/Garnishment Fee .....	\$50.00
Notice of Escheatment .....	\$2.00
Balances of \$50.00 or more	

### SAFE DEPOSIT BOXES

<b>Annual Fee</b>	
2" x 5" .....	\$40.00
3" x 5" .....	\$55.00
5" x 5" .....	\$65.00
3" x 10" .....	\$80.00
5" x 10" .....	\$100.00
6" x 10" .....	\$105.00
8" x 10" .....	\$110.00
9" x 9" .....	\$110.00
10" x 10" .....	\$140.00
Box Drilled .....	\$135.00
Lost key, Legal, Non-payment of Fee/Abandoned (Credit Union designated locksmith required)	
Key Replacement (Per Lost Key) .....	\$25.00

\* Fees eligible to be offset by earnings credit

\*\*When an ATM not owned by the Credit Union is used, a fee may be charged by the operator or any network used, and you may be charged a fee for balance inquires even if the fund transfer is not completed.



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