

CONSUMER SCHEDULE OF FEES AND CHARGES

(Does not include loan services)

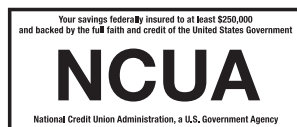
Effective July 1, 2020

www.kinecta.org

For more information, please refer to Kinecta Federal Credit Union's Agreements & Disclosures dated **August 2020**.

GENERAL

Check Cashing Fee	\$5.00
Non-Members cashing items drawn on Kinecta Federal Credit Union	
Collection Items	
Incoming	\$25.00
Check/Item drawn against member's account, presented for payment via collection	
Outgoing Domestic	\$25.00
(Any additional charges assessed by the paying institution will be deducted from proceeds)	
Outgoing Foreign	\$25.00
(Any additional charges assessed by the paying institution will be deducted from proceeds)	
Insufficient Funds Fees (Limit of 3 fees per day)	
Courtesy Pay Fee / Select Accept Fee	\$30.00
Items paid against insufficient/uncollected funds - Including, but not limited to, Checks, Debit Card Purchases, ACH, etc. - (per presentment)	
NSF Fee	\$30.00
Items returned unpaid against insufficient/uncollected funds - Including, but not limited to: Checks, ACH, etc. - (per presentment)	
Overdraft Protection	
Including coverage for checks, Debit Card Purchases, ACH, etc.	
Preauthorized Transfer	\$4.00
Insufficient funds covered by preauthorized transfer from share account - per item	
Returned Deposited Items	
(Deposited, Cashed, or Loan Payment)	
Not written by account holder	\$12.00
Written by account holder	\$25.00
Stop Payment Fee	\$20.00
Written request, in person with a representative, via phone or Kinecta Phone Voice Response System - Per Item	
Wire Transfer Fees (Per Wire)	
Domestic - Outgoing	\$25.00
International - Outgoing	\$55.00
Cashier's Checks	\$6.00
Notary Services (Per Signature)	\$10.00
Medallion Signature Guarantee (Per Stamp)	\$15.00
Overnight Delivery Fee	Varies
Fee established by Overnight Delivery Service	
Paper Statement	\$2.00
Per statement mailed - Waived for members under 18 years of age, age 62 years and up, and VIP Program Members	
Temporary Checks (Per eight (8) checks)	\$4.00
First 16 checks - no charge	
Update Address	\$2.00
Research and update bad address - not applicable to member originated address change	



FEDERALLY INSURED BY NCUA

GENERAL (continued)

Verification of Deposit	\$10.00
Western Union	Varies
Travel Emergency Service (actual fees established by Western Union)	

REGULAR SHARE ACCOUNTS

Monthly Service Fee	\$5.00
Fee waived with a \$250.00 Regular Share Account average monthly balance, multiple accounts under the same member number; same primary owner age 18 or under, OR first three months of a new account	

INDIVIDUAL RETIREMENT ACCOUNTS

IRA Trustee Transfer	\$25.00
IRA Closeout	\$25.00

CHECKING ACCOUNTS

Classic Checking Monthly Service Fee	\$4.95
Fee waived in any month with 1) aggregate direct deposit or mobile check deposit in the amount of \$250.00 per month. 2) \$1,500 average monthly balance, or 3) 10 or more debit card purchases per month posted to account, or 4) an active* Kinecta credit card in good standing, or 5) an auto or mortgage loan in good standing, or 6) the primary owner is either under age 18 or is age 62 and up, or 7) during the first three months of a new account. 8) upon request, enrolled students age 18-26. Student waiver will no longer apply once the member turns 27.	

* Use of your Kinecta Credit Card one or more times during the last billing cycle, or carried a portion of your Kinecta Credit Card balance into the next billing cycle.

Checking Plus Monthly Service Fee	\$9.00
Fee waived in any month with: 1) \$2,500 average monthly balance, or 2) direct deposits ≥ \$500.00, or 3) during the first three months of a new account.	
Copy of Paid Check	\$3.50
Retrieval and copy of paid check (Two (2) free per statement period) per item	

MONEY MARKET ACCOUNTS

Excessive Transaction Fee *	\$10.00
------------------------------------------	---------

Applies to withdrawals or transfers to another Kinecta account of the same member or to a third party by means of preauthorized or automatic transfer, telephone order, internet, bill pay, online or mobile banking transfers or overdraft transfers that exceed six (6) in current month.

* IRA and Roth IRA Money Market accounts excluded

ATM AND CHECK/DEBIT CARD**ATM AND CHECK/DEBIT CARD**

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

ATM AND CHECK/DEBIT CARD (continued)**Non-Proprietary ATM Fees****

Transaction fees at ATMs not operated by Kinecta, and ATMs outside the CO-OP Network

Cash Withdrawals	\$2.00
Waived for Checking Plus	
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)	

** 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.

RESEARCH, COPIES, LEGAL ORDERS & NOTICES

Record Research (Per Hour)	\$24.00
Copy of Deposited Item	\$3.50
Retrieval and copy of deposited item (per item)	
Statement Copies (Per Statement)	\$5.00
Compliance with Legal Orders	
Minimum Billing	\$15.00
Labor	Per hour \$24.00
Documents	Per copy \$0.10
Appearance at Hearing	Per day \$35.00
Mileage (Per Mile)	Round trip \$0.20
Levy/Garnishment Fee	Each \$50.00
Notice of Escheatment	Per Notice \$2.00

SAFE DEPOSIT BOXES**Annual Fee**

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