

## SCHEDULE OF FEES AND CHARGES

(Does not include loan services)

For more information, please refer to  
Kinecta Federal Credit Union's Agreements & Disclosures  
dated **February 2010**.

Effective August 1, 2014

### GENERAL

Address Update and Research (Locator Service — obsolete address) .....	\$2.00
Bill Payment Stop Payment.....	\$20.00
(any fee charged by the originating or processing bank will be subtracted from proceeds)	
Cashier's Checks.....	\$6.00
Check Cashing Fee – items drawn on Kinecta Federal Credit Union (Non-Members) .....	\$5.00
Collection Item (received as deposit)	
Domestic.....	No Charge
Foreign.....	\$25.00
Compliance with Legal Orders:	
Minimum billing.....	\$15.00
Labor (per hour).....	\$24.00
Documents (per copy) .....	\$ .10
Appearance at hearing (per day).....	\$35.00
Mileage, round trip (per mile).....	\$ .20
Credit Card Cash Advance – Non Members.....	3% of Advance, minimum \$3.00++
Fax Fee (outgoing faxes) .....	\$20.00
IRA Trustee/Trustee Transfer or Close Out Fee .....	\$25.00
Levy/Garnishment Fee .....	\$50.00
Notary Services (per signature).....	\$10.00
Notice of Escheat (balances of \$50 or more) .....	\$2.00
Overnight Delivery Fee.....	***
Paper Statement Processing Fee (per statement mailed) .....	\$2.00+++
Record Research (per hour) .....	\$24.00
Retrieval of Deposited Item.....	\$3.50
Return Deposit Item (deposited, cashed, or loan payment) not written by account owner .....	\$12.00
Return Deposit Item (deposited, cashed, or loan payment) written by account owner .....	\$25.00
Safe Deposit Boxes	
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
Safe Deposit Box Drilling.....	\$100.00*
Safe Deposit Box Key Replacement.....	\$25.00
Statement Copies (per item).....	\$5.00
MasterCard® Gift Cards <sup>1</sup> .....	\$4.95
MasterCard® Kinecta Access Prepaid Cards <sup>2</sup>	
Activation/Purchase Fee .....	\$4.95
Secondary Card Activation Fee .....	\$2.95
Verification of Deposit.....	\$10.00
Western Union Travel Emergency Service .....	**
Wire Transfers – Domestic	
Outgoing .....	\$25.00
Wire Transfers – International	
Outgoing .....	\$55.00
Incoming.....	\$10.00
Closed Account Fee (per share account, only if closed in first 90 days).....	\$5.00

### CHECKING ACCOUNTS

Checking Plus (monthly).....	\$9.00
Fee waived in any month with \$1,500 checking account average monthly balance or Direct Deposit	
Inactive Checking Account Fee	
(charged per month after 90 consecutive days of inactivity and average monthly balance of less than \$500) .....	
	\$5.00

Temporary Checks (more than 16 checks) .....	\$4.00 (per 8 checks)
Withdrawals at counter .....	No Charge
Withdrawals at Kinecta ATM .....	No Charge
NSF paid or returned item (per item) .....	\$30.00
NSF check paid by preauthorized advance from line of credit.....	\$2.00
NSF check paid by preauthorized transfer from share account.....	\$4.00
Stop payments:	
When placed by written request or request made with representative.....	\$20.00
When placed through the Kinecta Phone Voice Response System.....	\$20.00
When placed through Kinecta Direct Online Banking.....	\$20.00
Retrieval and copy of paid check (two (2) per statement period free), per item.....	\$3.50
Collection item, incoming.....	\$5.00

**REGULAR SHARE ACCOUNTS**

Monthly Service Fee.....	\$5.00
Waived for \$250 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 new account.	
Excessive Transaction Fees (for preauthorized, automatic, telephone or overdraft transfers that exceeds six (6) in current month) .....	\$10.00 per month

**MONEY MARKET CHECKING ACCOUNTS**

Temporary Checks (more than 16 checks) .....	\$4.00 (per 8 checks)
Check/ACH returned because of insufficient or uncollected funds .....	\$30.00
Stop Payment:	
When placed by written request or request made with representative.....	\$20.00
When placed through the Kinecta Phone Voice Response System.....	\$20.00
When placed through Kinecta Direct Online Banking.....	\$20.00
Retrieval and copy of paid check (first five (5) free per calendar year), per item.....	\$3.50
Excessive Transaction Fees (for preauthorized, automatic, telephone or overdraft transfers that exceeds six (6) in current month) .....	\$10.00 per month

**ATM/DEBIT†/ACH**

ATM/CheckCard initial card.....	No Charge
Rush card order .....	\$25.00
Excessive card replacement (more than 2 in a 12-month period).....	\$18.00
Transaction fee, Kinecta ATM .....	No Charge
Transaction fees, CO-OP Network ATM .....	No Charge
Foreign ATM Transaction fees+	
Account Transfers (between share accounts).....	\$.50
Cash Withdrawals (waived for Checking Plus and Premier Checking) .....	\$1.50
Foreign ATM Balance Inquiries.....	\$1.00
Point of Sale Network usage .....	No Charge
Merchant surcharge.....	May Vary
Pass-through charges from other financial institutions .....	May Vary
NSF ACH item paid or returned (per item).....	\$30.00
NSF ACH item paid by preauthorized transfer from share account, per item .....	\$4.00
NSF ACH paid from line of credit.....	\$2.00
ACH Stop Payment (online ACH stop payment not available at this time).....	\$25.00

<sup>1</sup> Additional fees may apply, please refer to the Gift Card Fee Schedule.

<sup>2</sup> Additional fees are applicable, please refer to the Kinecta Access Prepaid Card Fee Schedule.

- \*Credit Union-designated locksmith required
- \*\*Fee established by Western Union
- \*\*\*Fee established by Overnight Delivery Service

+ATM other than Kinecta or CO-OP Network ATM  
 ++Fee is in addition to any fee charged by card issuer  
 +++Fee waived for members under 18 years of age; over 60 years of age; VIP Program member.

†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.