

## CONSUMER SCHEDULE OF FEES AND CHARGES

(Does not include loan services)

**Effective September 30, 2019**

kinecta.org

For more information, please refer to Kinecta Federal Credit Union's  
Agreements & Disclosures dated **February 2019**.

### 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 item)

**NSF Fee**..... \$30.00

Items returned unpaid against insufficient/uncollected funds -  
Including, but not limited to: Checks, ACH, etc. - (per item)

#### 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

**Line of Credit**..... \$2.00

Insufficient funds item paid from line of credit - 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

## GENERAL (continued)

<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)	

## 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; same primary owner age 18 or under, OR first three months of a new account	

## INDIVIDUAL RETIREMENT ACCOUNTS

<b>IRA Trustee Transfer</b> .....	\$25.00
<b>IRA Closeout</b> .....	\$25.00

## CHECKING ACCOUNTS

<b>Classic Checking Monthly Service Fee</b> .....	\$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, or 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.	
<b>Checking Plus Monthly Service Fee</b> .....	\$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.	
<b>Copy of Paid Check</b> .....	\$3.50
Retrieval and copy of paid check (Two (2) free per statement period) per item	

## MONEY MARKET ACCOUNTS

<b>Excessive Transaction Fee *</b> .....	\$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

<b>Rush Card Order</b> .....	\$25.00
<b>Excessive Replacement</b> .....	\$18.00
More than two (2) cards in a 12-month period	
<b>CO-OP Transaction Fees (CO-OP ATM Network)</b> .....	No Charge

**ATM AND CHECK/DEBIT CARD (continued)****Foreign ATM Fees\*\***

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

**Account Transfers** ..... \$0.50

Between share accounts

**Cash Withdrawals** ..... \$2.00

Waived for Checking Plus

**Balance Inquiries** ..... \$1.00

**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)

\*\* 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 inquiries 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

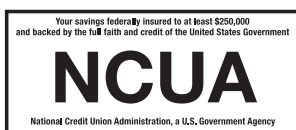
**9" x 9"** ..... \$110.00

**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



FEDERALLY INSURED BY NCUA