

**AMENDMENT NO. 3 TO KINECTA FEDERAL CREDIT UNION'S
AGREEMENTS & DISCLOSURES**

This amendment is incorporated into and is part of the Agreements & Disclosures Booklet dated **January 1, 2007**.

Effective May 1, 2009

SCHEDULE OF FEES AND CHARGES

(Does not include loan services)

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
VISA® Gift Cards.....	\$4.95
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
Overdrawn Account	\$25.00
Record Research (per hour)	\$24.00
Retrieve of Deposited Item	\$3.50
Return Deposit Item (deposited, cashed, or loan payment) not written by account owner.....	\$10.00
Return Deposit Item (deposited, cashed, or loan payment) written by account owner	\$25.00
Safe Deposit Boxes	
2"x 5".....	\$35.00
3"x 5".....	\$50.00
5"x 5".....	\$60.00
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".....	\$135.00
Safe Deposit Box Drilling.....	Actual Charges*
Safe Deposit Box Key Replacement.....	\$25.00
Statement Copies (per item).....	\$5.00
VISA® Reloadable Convenience Cards	
Non-Personalized	\$9.95
Personalized.....	\$10.95
Verification of Deposit.....	\$10.00
Western Union Travel Emergency Service	**
Wire Transfers – Domestic	
Outgoing.....	\$25.00
Incoming.....	\$10.00
Wire Transfers – International	
Outgoing.....	\$40.00
Incoming.....	\$10.00

CHECKING ACCOUNTS

Checking Plus (monthly).....	\$9.00
Fee waived in any month with \$1,500 checking account average monthly balance or Direct Deposit	
Temporary Checks (more than 16 checks).....	\$3.00 (per 8 checks)
Withdrawals at counter	No Charge
Withdrawals at Kinecta ATM.....	No Charge

NSF paid or returned item (per item).....	\$29.00
NSF check paid by preauthorized advance from line of credit.....	\$2.00
NSF check paid by preauthorized transfer from share account.....	\$3.50†
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 each

MONEY MARKET CHECKING ACCOUNTS

Temporary Checks (more than 16 checks).....	\$3.00 (per 8 checks)
Check/ACH returned because of insufficient or uncollected funds.....	\$25.00
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 or more than 3 checks).....	\$10.00 each

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).....	\$1.00
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).....	\$29.00
NSF ACH item paid by preauthorized transfer from share account, per item.....	\$3.50
NSF ACH paid from line of credit.....	\$2.00
ACH Stop Payment (online ACH stop payment not available at this time).....	\$25.00
Overdrawn account.....	\$25.00

*Credit Union-designated locksmith

**Fee established by Western Union

+ATM other than Kinecta or CO-OP Network ATM

++Fee is in addition to any fee charged by card issuer

†Transfers to the account initiated by preauthorized agreement, check, or telephone request are limited to six (6) per month in any combination, no more than three (3) of which may be by check, as applicable.

††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.