

**BUSINESS SCHEDULE OF FEES AND CHARGES***(Does not include loan services)***Effective November 1, 2021**

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> .....  | \$25.00      |
| Items paid against insufficient/uncollected funds - Including, but not limited to, Checks, Debit Card Purchases, ACH, etc. - (per presentment) |              |
| <b>NSF Fee</b> .....   | \$25.00      |
| Items returned unpaid against insufficient/uncollected funds - Including, but not limited to: Checks, ACH, etc. - (per presentment)            |              |
| <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> <sup>†</sup> .....   | \$20.00      |
| Written request, in person with a representative, via phone or Kinecta Phone Voice Response System - Per Item                                  |              |
| <sup>†</sup> No fee applies when request is made via Online banking.   |              |
| <b>Wire Transfer Fees</b> (Per Wire) (*)   |              |
| <b>Domestic - Outgoing</b> .....   | \$25.00      |
| <b>International - Outgoing</b> .....  | \$50.00      |
| <b>Cashier's Checks</b> .....  | \$5.00       |
| <b>Check Printing</b> .....  | Varies       |
| <b>Currency/Coin Deposited</b> (Per \$100) (*) .....   | \$0.10       |
| <b>Notary Services</b> (Per Signature)   |              |
| CA .....   | \$10.00      |
| NJ.....  | \$2.50       |
| NY .....   | up to \$2.00 |
| Fees vary depending on the state   |              |
| <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>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;<br>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   |
| <b>CO-OP Transaction Fees (CO-OP ATM Network)</b> .....                              | 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    |
| <b>Point of Sale (Network Usage)</b> .....   | 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, AND LEGAL ORDERS**

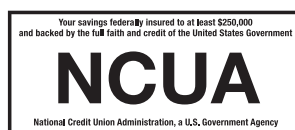
|   |                  |         |
|---|------------------|---------|
| <b>Account Activity Printout (*)</b> .....        | \$5.00           |         |
| <b>Record Research (Per Hour) (*)</b> .....       | \$24.00          |         |
| Photocopies (per page) (*) .....                  | \$0.20           |         |
| <b>Copy of Deposited Item (*)</b> .....           | \$3.50           |         |
| Retrieval and copy of deposited item (per item)   |                  |         |
| <b>Statement Copies (Per Statement) (*)</b> ..... | \$5.00           |         |
| <b>Compliance with Legal Orders</b>               |                  |         |
| 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  |

**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 |
| <b>Box Drilled</b> .....   | \$135.00 |
| Lost key, Legal, Non-payment of Fee/Abandoned (Credit Union designated locksmith required) |          |
| <b>Key Replacement (Per Lost Key)</b> .....  | \$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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