

# CONSUMER 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 Agreements & Disclosures dated **November 1, 2021**.

## GENERAL

Check Cashing Fee.....	\$5.00
Non-Members cashing items drawn on Kinecta Federal Credit Union	
<b>Collection Items</b>	
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)	
<b>Insufficient Funds Fees (Limit of 3 fees per day)</b>	
Courtesy Pay Fee / Select Accept Fee .....	\$25.00
Items paid against insufficient/uncollected funds - Including, but not limited to, Checks, Debit Card Purchases, ACH, etc. - (per presentment)	
NSF Fee .....	\$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, 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	
*No fee applies when request is made via Online Banking.	
<b>Wire Transfer Fees (Per Wire)</b>	
Domestic - Outgoing .....	\$25.00
International - Outgoing.....	\$50.00
Cashier's Checks.....	\$5.00
<b>Notary Services (Per Signature)</b>	
CA .....	\$10.00
NJ.....	\$2.50
NY .....	up to \$2.00
Fees vary depending on the state	
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 over, and VIP Program Members	
Temporary Checks (Per eight (8) checks) .....	\$4.00
First 16 checks - no charge	
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 is age 26 or under, primary owner is active duty military, 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 age 26 or under, or is age 62 and over, or 7) active duty military, or 8) during the first three months of a new account.	

\* 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**

**Rush Card Order** ..... \$25.00  
**CO-OP Transaction Fees (CO-OP ATM Network)** ..... No Charge

**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, AND LEGAL ORDERS**

**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

**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