

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

kinecta.org

For more information, please refer to Kinecta Federal Credit Union's
Business Membership and Account Agreement.**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	\$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)	
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	
Returned Deposited Items	
(Deposited, Re-cleared, Cashed, or Loan Payment)	
Not written by account holder	\$12.00
Written by account holder	\$25.00
Stop Payment Fee	\$20.00
Regardless of how placed: 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	\$50.00
Cashier's Checks	\$5.00
Check Printing	Varies
Currency/Coin Deposited (Per \$100) (*)	\$0.10
Notary Services (Per Signature)	
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	
Temporary Checks (Per eight (8) checks)	\$4.00
First 16 checks - no charge	
Update Address	\$2.00
Research and update bad address - not applicable to member originated address change	
Verification of Deposit (*)	\$10.00
Western Union	Varies
Travel Emergency Service (actual fees established by Western Union)	

BUSINESS 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; OR first three months of a new account	

ANALYZED CHECKING ACCOUNTS

Monthly Account Analysis Maintenance Fee (*).....	\$14.00
Copy of Paid Item (*).....	\$3.50
First two (2) copies per statement period - no charge	
Deposit Correction (*)	\$2.00

BUSINESS ESSENTIALS CHECKING ACCOUNTS

Monthly Service Fee	\$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	
Transaction Fee	
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

Copy of Paid Check	\$3.50
Retrieval and copy of paid check (Five (5) free per calendar year) per item	

ATM/CHECKCARD/DEBIT

ATM/CheckCard	
Initial Card Issuance	No Charge
Rush Card Order	\$25.00
Excessive Replacement	\$10.00
More than two (2) cards in a 12-month period	
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
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)	

RESEARCH, COPIES, LEGAL ORDERS & NOTICES

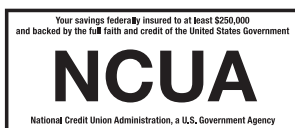
Account Activity Printout (*)	\$5.00	
Record Research (Per Hour) (*)	\$24.00	
Photocopies (per page) (*)	\$0.20	
Copy of Deposited Item (*)	\$3.50	
Retrieval and copy of deposited item (per item)		
Statement Copies (Per Statement) (*)	\$5.00	
Compliance with Legal Orders		
Minimum Billing	\$15.00	
Labor	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

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

* 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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