

BUSINESS SCHEDULE OF FEES AND CHARGES*(Does not include loan services)***Effective August 1, 2025**

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)	
Nonsufficient Funds (Overdraft) 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)	
Nonsufficient Funds (NSF) Fee	\$25.00
Items returned unpaid against insufficient/uncollected funds — including, but not limited to: Checks, ACH, etc. (per presentment)	
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
Fee applies to written, in person and/or phone or Kinecta Phone Voice Response System requests — Per Item	
There is no fee for requests made via Online Banking	
Wire Transfer Fees (Per Wire)*	
Domestic — Outgoing	\$25.00
International — Outgoing	\$50.00
Third Party International Wire Fee	
Note that you must also pay other third-party fees charged in connection with your wire transfer, which will be disclosed to you prior to completing the wire transfer.	
Cashier's Checks	\$5.00
Check Printing	Varies
Notary Services (Per Signature)	
CA.....	\$10.00
NY.....	up to \$2.00
Fees may 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 four (4) checks)	\$4.00
First 4 checks — no charge when requested at account opening	
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 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
If the balance of your account is less than the monthly fee due, we reserve the right to assess the fee and overdraw the account for the full amount of the service fee.	
Deposit Correction*	\$2.00
Transaction Fees (Per Transaction)*	
Deposit.....	\$0.15
Draft.....	\$0.15
ACH Debit	\$0.15
ACH Credit	\$0.15
Check Received.....	\$0.15
On Us Disbursed.....	\$0.15
Currency/Coin Deposit (Per \$100).....	\$0.15

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	
If the balance of your account is less than the monthly fee due, we reserve the right to assess the fee and overdraw the account for the full amount of the service fee.	
Transaction Fee	
Checks written after first 200 (per check)	\$0.25
ACH, 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

Monthly Service Fee	\$5.00
Fee waived with \$2,500 minimum daily balance	

DEBIT CARD

Debit Card	
Initial Card Issuance	No Charge
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
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)	
International (Foreign) Transaction Fee	1%

RESEARCH, COPIES AND LEGAL ORDERS

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
Documents	Per copy
Appearance at Hearing	Per day
Mileage (Per Mile)	Round trip

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	\$175.00
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 for the Analyzed Checking Account.

** 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.