# BUSINESS SCHEDULE OF FEES AND CHARGES

*Does not include loan services*

**Effective August 1, 2017**

[www.kinecta.org](http://www.kinecta.org)

For more information, please refer to Kinecta Federal Credit Union’s Business Membership and Account Agreement.

## GENERAL

**Check Cashing Fee**

Non-Members cashing items drawn on Kinecta Federal Credit Union

$5.00

**Collection Items**

<table>
<thead>
<tr>
<th>Type</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Incoming</strong></td>
<td>$25.00</td>
</tr>
<tr>
<td>Check/Item drawn against member’s account, presented for payment via collection</td>
<td></td>
</tr>
<tr>
<td><strong>Outgoing Domestic</strong></td>
<td>$25.00</td>
</tr>
<tr>
<td>(Any additional charges assessed by the paying institution will be deducted from proceeds)</td>
<td></td>
</tr>
<tr>
<td><strong>Outgoing Foreign</strong></td>
<td>$25.00</td>
</tr>
<tr>
<td>(Any additional charges assessed by the paying institution will be deducted from proceeds)</td>
<td></td>
</tr>
</tbody>
</table>

**Insufficient Funds Fees** *(Limit of 3 fees per day)*

<table>
<thead>
<tr>
<th>Type</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Courtesy Pay Fee</strong></td>
<td>$30.00</td>
</tr>
<tr>
<td>Items paid against insufficient/uncollected funds - Including, but not limited to, Checks, Debit Card Purchases, ACH, etc. - (per item)</td>
<td></td>
</tr>
<tr>
<td><strong>NSF Fee</strong></td>
<td>$30.00</td>
</tr>
<tr>
<td>Items returned unpaid against insufficient/uncollected funds - Including, but not limited to: Checks, ACH, etc. - (per item)</td>
<td></td>
</tr>
</tbody>
</table>

**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** *(Limit of 3 fees per day)*

<table>
<thead>
<tr>
<th>Type</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not written by account holder</td>
<td>$12.00</td>
</tr>
<tr>
<td>Written by account holder</td>
<td>$15.00</td>
</tr>
</tbody>
</table>

**Stop Payment Fee**

$20.00

Regardless of how placed: written request, in person with a representative, via phone or Kinecta Phone Voice Response System, or through Kinecta Online Banking - Per Item

**Wire Transfer Fees** *(Per Wire) (*)*

<table>
<thead>
<tr>
<th>Type</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Domestic - Outgoing</td>
<td>$25.00</td>
</tr>
<tr>
<td>International - Outgoing</td>
<td>$55.00</td>
</tr>
</tbody>
</table>

**Cashier’s Checks**

$6.00

**Check Printing**

Varies

**Coin Deposited/Coin Machine Fee** *(Per $100) (*)*

$0.10

**Fax Fee** *(Outgoing faxes)*

$20.00

**Notary Services** *(Per Signature)*

$10.00

**Medallion Signature Guarantee** *(Per Stamp)*

$15.00

**Overnight Delivery Fee**

Varies

Fee established by Overnight Delivery Service

**Paper Statement**

Per statement mailed

$2.00

**Temporary Checks** *(Per eight (8) checks)*

$4.00

First 16 checks - no charge
## GENERAL (continued)

**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

**Checking and Savings Monthly Service Fee ** ......................... $5.00  
Fee waived with a $2,500.00 minimum daily balance

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

## ATM AND CHECK/DEBIT CARD

**Initial Card Issuance** ......................................................... No Charge  
**Rush Card Order** ............................................................. $25.00  
**Excessive Replacement** ..................................................... $18.00  
More than two (2) cards in a 12-month period

**CO-OP Transaction Fees (CO-OP ATM Network)** ................. No Charge  
**Foreign ATM Fees (*** )**  
Transaction fees at ATMs not operated by Kinecta, and ATMs outside the CO-OP Network  
**Account Transfers** ............................................................. $0.50  
Between share accounts  
**Cash Withdrawals** ............................................................. $2.00  
**Balance Inquiries** ............................................................. $1.00  
**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 .................................................................$24.00
Documents .........................................................$0.10
Appearance at Hearing .....................................$35.00
Mileage (Per Mile) .............................................$0.20
Levy/Garnishment Fee ........................................$50.00
Notice of Escheatment .................................$2.00
Balances of $50.00 or more

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 .......................................................$100.00
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
**IRA and Roth IRA Money Market accounts excluded
***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.