

## 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

<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> .....	\$30.00
Items paid against insufficient/uncollected funds - Including, but not limited to, Checks, Debit Card Purchases, ACH, etc. - (per item)	
<b>NSF Fee</b> .....	\$30.00
Items returned unpaid against insufficient/uncollected funds - Including, but not limited to: Checks, ACH, etc. - (per item)	
<b>Overdraft Protection</b>	
Including coverage for checks, Debit Card Purchases, ACH, etc.	
<b>Preauthorized Transfer</b> .....	\$4.00
Insufficient funds covered by preauthorized transfer from share account - per item	
<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> .....	\$15.00
<b>Stop Payment Fee</b> .....	\$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	
<b>Wire Transfer Fees</b> (Per Wire) (*)	
<b>Domestic - Outgoing</b> .....	\$25.00
<b>International - Outgoing</b> .....	\$55.00
<b>Cashier's Checks</b> .....	\$6.00
<b>Check Printing</b> .....	Varies
<b>Coin Deposited/Coin Machine Fee</b> (Per \$100) (*) .....	\$0.10
<b>Fax Fee</b> (Outgoing faxes) .....	\$20.00
<b>Notary Services</b> (Per Signature) .....	\$10.00
<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	

**GENERAL (continued)**

<b>Update Address</b> .....	\$2.00
Research and update bad address - not applicable to member originated address change	
<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; 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>Checking and Savings Monthly Service Fee **</b> .....	\$5.00
Fee waived with a \$2,500.00 minimum daily balance	
<b>Copy of Paid Check</b> .....	\$3.50
Retrieval and copy of paid check (Five (5) free per calendar year) per item	

**ATM AND CHECK/DEBIT CARD**

<b>Initial Card Issuance</b> .....	No Charge
<b>Rush Card Order</b> .....	\$25.00
<b>Excessive Replacement</b> .....	\$18.00
More than two (2) cards in a 12-month period	
<b>CO-OP Transaction Fees (CO-OP ATM Network)</b> .....	No Charge
<b>Foreign ATM Fees (***)</b>	
Transaction fees at ATMs not operated by Kinecta, and ATMs outside the CO-OP Network	
<b>Account Transfers</b> .....	\$0.50
Between share accounts	
<b>Cash Withdrawals</b> .....	\$2.00
<b>Balance Inquiries</b> .....	\$1.00
<b>Point of Sale (Network Usage)</b> .....	No Charge

**ATM AND CHECK/DEBIT CARD (continued)**

<b>Merchant Surcharge</b> .....	Varies
Look for disclosure at point of sale, or ask the merchant	
<b>Pass-through Charges</b> .....	Varies
From other financial institutions (look for disclosure at point of sale)	

**RESEARCH, COPIES, LEGAL ORDERS & NOTICES**

<b>Account Activity Printout</b> (*) .....	\$5.00
<b>Record Research</b> (Per Hour) (*) .....	\$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</b> (Per Statement) (*) .....	\$5.00
<b>Compliance with Legal Orders</b>	
<b>Minimum Billing</b> .....	\$15.00
<b>Labor</b> .....	Per hour .....
	\$24.00
<b>Documents</b> .....	Per copy .....
	\$0.10
<b>Appearance at Hearing</b> .....	Per day .....
	\$35.00
<b>Mileage</b> (Per Mile) .....	Round trip .....
	\$0.20
<b>Levy/Garnishment Fee</b> .....	Each .....
	\$50.00
<b>Notice of Escheatment</b> .....	Per Notice .....
	\$2.00
Balances of \$50.00 or more	

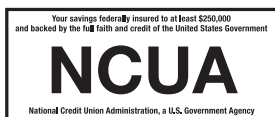
**SAFE DEPOSIT BOXES****Annual Fee**

<b>2" x 5"</b> .....	\$40.00
<b>3" x 5"</b> .....	\$55.00
<b>5" x 5"</b> .....	\$65.00
<b>3" x 10"</b> .....	\$80.00
<b>5" x 10"</b> .....	\$100.00
<b>6" x 10"</b> .....	\$105.00
<b>8" x 10"</b> .....	\$110.00
<b>9" x 9"</b> .....	\$110.00
<b>10" x 10"</b> .....	\$140.00
<b>Box Drilled</b> .....	\$100.00
Lost key, Legal, Non-payment of Fee/Abandoned (Credit Union designated locksmith required)	
<b>Key Replacement</b> (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.



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