

BUSINESS SCHEDULE OF FEES AND CHARGES

(Does not include loan services)

Effective August 1, 2017

www.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	\$30.00
Items paid against insufficient/uncollected funds - Including, but not limited to, Checks, Debit Card Purchases, ACH, etc. - (per item)	
NSF Fee	\$30.00
Items returned unpaid against insufficient/uncollected funds - Including, but not limited to: Checks, ACH, etc. - (per item)	
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	\$15.00
Stop Payment Fee	\$20.00
Regardless of how placed: written request, in person with a representative, via phone or Kinecta Phone Voice Response System, or through Kinecta Online Banking - Per Item	
Wire Transfer Fees (Per Wire) (*)	
Domestic - Outgoing	\$25.00
International - Outgoing	\$55.00
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	\$2.00
Per statement mailed	
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

ATM AND CHECK/DEBIT CARD (continued)

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
Notice of Escheatment	Per Notice
	\$2.00
Balances of \$50.00 or more	

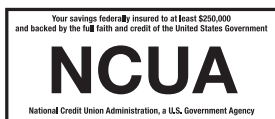
SAFE DEPOSIT BOXES**Annual Fee**

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.



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