

Check Holds

KALSEE Credit Union reserves the right to place a hold on any check deposited to any account. The normal hold period will be 3 days for local checks and 5 days for non-local checks. Longer holds may be placed and will be disclosed as to the reason and length of the hold.

Our “*Funds Availability Facts*” pamphlet discloses holds on deposits to checking accounts.

Checks deposited to new accounts (less than 30 days old) may be subject to longer holds.

Note: Checks can still be returned after the hold is released. (See: *Returned Checks & Fees* section of this Disclosure.)

Negative Balance Fee

\$28.00 will be charged each day that an account goes into or increases in a negative balance.

Inquiry & Transfer Fee (By Phone)

For security purposes, all members calling KALSEE Credit Union to request inquiries or transfers are required to make prior arrangements which include the use of a code word. There is a fee of \$3.00 per phone call for inquiries and transfers. *There are exceptions to this policy which give KALSEE Credit Union the authority to waive the \$3.00 fee under extenuating circumstances.

* **ALL inquiries and transfers can be performed free of charge by using TEL-TRANS 24 Hour Telephone Service. Contact any KALSEE office to sign up for TEL-TRANS Service.**

PC TRANS On-Line Home Banking Service is also available free of charge. Go to KALSEE Credit Union’s home page at www.kalsee.com for sign-up information.

Money Orders

\$2.00 per money order.

VISA Fees

VISA Return Check - - - - -	\$15.00
VISA Late Payment Fee - - - - -	\$28.00
VISA Document Fee - - - - -	\$12.00
VISA Card Replacement Fee - - - - -	\$10.00
Over Limit Fee	\$28.00

Traveler Cards

VISA Travel Cards are \$7.50 per card. Each card is reloadable 3 times by phone or on line.

Minimum \$100.00 Maximum \$5,000.00
(Other fees from VISA may apply.)

Gift Cards

VISA Gift Cards are \$3.00 per card.
Minimum \$25.00/Maximum \$500.00 per card.
(Other fees from VISA may apply.)

Cashier’s Checks

\$3.00 per check.

Cashier’s Check Copy

Copies of Cashier’s checks are \$5.00 per check

Cashier’s Check Stop Payment

Cashier’s check Stop Payments are \$28.00 per check
(with Affidavit or after 90 days)

Check Cashing

Members with a Regular Savings account only will be charged a \$2.00 fee per check cashed if there is less than \$100.00 in the account. This does not apply to checks/sharedrafts drawn on KALSEE Credit Union.

There is a \$5.00 fee for replacement of a KALSEE member check for a non-member or business.

Returned Mail Fee

A \$5.00 fee is charged monthly for any account we receive returned mail from until the correct address has been provided by you, the member.

Mailed Receipt Fee

A \$2.50 fee per mailed receipt.
(Statements are documentation of all transaction records)

Check Deposits

A check deposit fee of 10 cents per check will be charged for ALL checks in excess of 10 checks deposited to or cashed on any account in any one day. This count does not include checks drawn on KALSEE Credit Union. (*Checks for birthdays, anniversaries, weddings etc. are excluded.*)

Checks made payable to a business may only be deposited to the business account.

Returned Checks & Fees

If a check which is deposited, applied as a payment or cashed by a member is returned to the credit union, the funds will be immediately withdrawn from the account or the payment reversed. The member will be charged a \$15.00 returned check fee for each check returned. If the funds are not available, the account may be drawn negative and a \$28.00 fee will be charged.

Western Union Fees

The fee depends on the amount sent.
(U.S. destinations only)

Member Wire Fees

Incoming wires.....\$5.00

Outgoing wire fees:

U.S.\$25.00
International.....\$45.00

EFT

(Electronic Funds Transfer)

Withdrawal From Savings Accounts

A \$28.00 fee will be charged for each EFT withdrawal that is returned because of non-sufficient funds.

A \$28.00 fee will be charged for a Stop Payment on each EFT withdrawal.

Checking Charges

(Checking Charges also provided with the opening of a KALSEE checking account.)

Minimum Balance Requirements

To be a member and maintain accounts at KALSEE Credit Union, you must purchase 1 share(s) in our credit union. The par value of a share in this credit union is \$25.00. The minimum deposit required to open a checking account is \$25.00.

Checking Fees & Charges

The following fees and charges may be assessed against your account:

Check Printing Charges

Varies by style of checks ordered

Copy of a Check

\$5.00

Overdraft From Savings to Clear Check or EFT Item

\$5.00 per item

Overdraft From Another Savings Account

\$5.00 per item

Return Check or EFT Item For Insufficient Funds (each)

\$28.00 per item

Overdraft Advance to Clear an Item

\$28.00

Stop Payment Request Per Check or EFT Item

\$28.00

(There is no charge if checks are lost or stolen AND are not signed by the member.)

Balancing of Checking Account (per month)

\$25.00 per account

History of Account Since Last Statement

\$3.00

Transaction Limitations

No transaction limitations apply to this account

ATM & MasterMoney TechCheck Card Fees

THERE ARE NO ATM FEES IF...

- you do not exceed four (4) withdrawals, transfers or inquiries within each calendar month at any ATM.
- you use your KALSEE Credit Union ATM or TechCheck card at ATMs located at our offices.

PLEASE NOTE:

Some ATM owners may impose a *surcharge* for the use of their ATMs. If so, the amount of the charge should be posted on or near the ATM. Surcharging is separate from any applicable KALSEE Credit Union ATM card fee.

KALSEE members may use their KALSEE ATM cards at any Fifth Third ATM location without surcharge fees.

KALSEE members can find surcharge-free ATM locations by logging on to the following websites:

www.co-opfs.org

www.53.com/promo/Jeaniepreferred

All Other ATMs... \$1.00 per transaction

There is no charge for deposits or Point-Of-Sale transactions. ATM card fees do not apply if you maintain a \$3,000 Total Account balance.

CARD ISSUE FEE: \$3.00 for each ATM or TechCheck card.

REPLACEMENT CARD FEE: \$10.00 for each ATM or TechCheck card.

PIN REPLACEMENT FEE: \$10.00 per PIN replacement.

There is a \$2.00 surcharge for non-members at KALSEE's on-site ATM machine locations.

Signature Guarantee Fee

\$5.00

Mailed Statement Fee for PC-TRANS Accounts

\$3.00

(eStatements available free on PC-TRANS)

Fax Fees

U.S.A. & Canada:

\$3.00 first page

\$1.50 each additional page

All Other Foreign Countries:

\$5.00 first page

\$3.00 each additional page

Receiving:

\$2.00 first page

\$1.00 each additional page

Cash Handling Fees

A 2% fee will be charged for all loose coin deposited or exchanged in excess of \$5.00.

A 0.2% fee will be charged on all commercial or business account cash deposits or withdrawals over \$3,000.00.

Tax Levy/Garnishment Fees

\$30.00

Statement Research & Copy Fees

A research fee of \$20.00 per hour plus \$1.00 per page generated.

Dormant Account Fee

If a member over 17 years of age has a regular savings account that has less than a \$100.00 balance *and* has been inactive for more than one year, a fee of \$5.00 will be deducted from the account at the end of each calendar month until the account becomes active.

(Check cashing is not considered account activity.)

Land Contract and Third Party Payments

If KALSEE Credit Union receives land contract payments or makes monthly payments to someone else for you, there will be a \$60.00 annual fee. The fee will be deducted from your regular savings account the last Friday in June each year or pro-rated if the request is made after June. This fee is collected in advance and is non-refundable.

MAILING ADDRESS:

P.O. Box 3006
Kalamazoo, MI 49003-3006

MAIN OFFICE LOCATION:

2501 Millcork Street
(1/3 Mile West of Sprinkle Road
Between Miller Rd. and Cork St)

Kalamazoo, MI 49001

Phone: (269) 382-7800

Toll-Free: (877) KALSEE1 (877-525-7331)

FAX: (269) 381-2407

KALAMAZOO BRANCH OFFICES:

7225 S. Westnedge Ave.

(S. of Romence Rd.)

Portage, MI 49002

Phone: (269) 323-9600

FAX: (269) 323-2571

316 West Mosel Avenue
(1/4 Mile West of N. Burdick Street)
Kalamazoo, MI 49004-3472

Phone: (269) 382-4236

FAX: (269) 382-2864

BATTLE CREEK BRANCH OFFICE:

427 N. 20th Street

(N. of Dickman Rd.)

Springfield, MI 49037

Phone: (269) 962-1224

FAX: (269) 962-1609

MILLCORK & MOSEL OFFICE
LOBBY & DRIVE-THRU HOURS:
Mon-Wed-Thurs-Fri — 9:00 a.m. to 5:00 p.m.
Tuesdays — 10:00 a.m. to 5:00 p.m.

SOUTH WESTNEDGE AVE.
BRANCH OFFICE HOURS:

Weekdays

Drive-thru: M-F, 8:30 a.m. - 7 p.m.

Lobby: M-W-TH-F, 9 a.m. - 5 p.m.

(Tuesday, 10 a.m. - 5 p.m.)

Saturdays

Drive-thru only:

9 a.m. - 2 p.m.

BATTLE CREEK BRANCH OFFICE HOURS:
Mon-Wed-Thurs-Fri — 9:00 a.m. to 5:30 p.m.
Closed Tuesdays



Our Family Serving Yours!

Charges, Fees and Check Holds Disclosure

Effective: March 1, 2009

THIS DISCLOSURE MAY BE
AMENDED OR CHANGED
WITHOUT NOTICE BY THE
BOARD OF DIRECTORS
OF
KALSEE CREDIT UNION.