



Service Fee Schedule

Account Reconciliation (1-hour minimum)	\$.25 per hour
Check Copies (Per item)	\$.05
Clear item next day	\$.05
Interim Account History (Between statements)	\$.03
Overdraft Advance (To clear an item)	\$.28
Overdraft From Another Savings Acct.	\$.05 per item
Overdraft transfer from Savings (To clear check or EFT item)	\$.05
Reopen closed account	\$.20
Return Check or EFT (Per item)	\$.28
Returned Deposited Item Fee	\$.15
Stop Payment (Per item: Check/EFT)	\$.28

Wire Fees:

Incoming Wire Fee (Per wire)	\$.05
Outgoing Wire Fees (U.S.)	\$.25
Outgoing Wire Fees (International)	\$.45

FAX Fees:

Outgoing Fax (U.S. & Canada)	\$3.50 first page \$1.50 each additional page
Outgoing Fax (International)	\$5.00 first page \$3.00 each additional page
Incoming Fax	\$2.00 first page \$1.00 each additional page

Miscellaneous:

Cash Handling Fee (Charged for all loose coin deposited or exchanged in excess of \$5)	2%
Cashier's Checks	\$.03
Cashier's Check (Per copy)	\$.05
Cashier's Check (Stop payment)	\$.28
Check Replacement Fee (Non-member or business)	\$.05
Dormant Account Fee (After the first 12-months, then \$5 per month thereafter)	\$.05
I.D. Protect (Complete opt-in family per month)	\$.02
Inquiry & Transfer Fee (Phone)	\$.03
Land Contract/Third Party Payments (Annually; June)	\$60
Mailed Receipt Fee (Per copy)	\$.25
Mailed Statement Fee (Fee applies only to eStatement users)	\$.03
Medallion Signature Guarantee	\$.25
Member Check Cashing (If member has Savings account only with less than \$100 in deposit)	\$.02
Money Orders	\$.02
Mortgage Payoff Verification	\$.20
Mortgage Subordination Fee	\$.100
Notary Fee	Free
Photocopies (Per page)	\$.01
Returned Mail Fee (Per copy)	\$.05
Statement Research (1-hour minimum, plus \$1 per page generated)	\$.20 per hour
Subpoena Information Request	\$.50
Tax Levy/Garnishment Fees	\$.30

(Continued other side)

VISA® Fees:

Gift Cards	
(Minimum \$25 up to a maximum of \$500 per card. Other fees from VISA may apply)	\$.03
Over Limit Fee	\$.28
VISA Card Replacement Fee	\$.10
VISA Document Fee	\$.12
VISA Late Payment Fee	\$.28
VISA Return Check Fee	\$.15

ATM Transactions:

Card Issue Fee (Per card)	\$.03
PIN Replacement Fee	\$.10
Replacement Card Fee (Per card)	\$.10
Non-Member ATM surcharge	\$.02
In-Network ATM Transaction Fees * **	FREE
Out of Network ATM Transaction Fees **	\$.01

* In-Network includes all KALSEE, Fifth Third Bank (withdrawals only) and participating Co-Op institutions.

** KALSEE ATM Fees may apply. See KALSEE ATM Card Info Packet. Surcharge Fees not included.

Business Checking

Free Business Checking	200 free items monthly, with a \$0.25 per item fee for items exceeding the monthly limit. *
Business Interest Checking	300 free items monthly, with a \$0.25 per item fee for items exceeding the monthly limit. * **

* Items Included: Checks paid, Deposit Tickets and Deposited Checks.

** \$10 per monthly fee if average collected balance is below \$2,500.

This Service Fee Schedule was amended on January 31, 2012 and may be amended or changed without notice by the Board of Directors of KALSEE Credit Union.