

Fee Schedule



| General Account Services | Fee |
|--|-------------------------------|
| Account Closing < 90 days | \$25 |
| Account Reconciliation/Research (1-Hour minimum charge) | \$25/per hour |
| Account History Printing in between statements | \$3/per request |
| Check Copy (Cashier's Check, Money Order, Deposited Item, On Us, Bill Pay, Share Draft) | \$5/per item request |
| Invalid Item Handling (per item - all items requiring manual posting due to invalid acct #) | \$5/per item presented |
| Courtesy Pay (per item presented) | \$30/per item presented |
| Overdraft Transfer from Savings / LOC (to clear check, ACH, or EFT item - per activity transfer) | 5/per activity transfer |
| Reopen Closed Account (< 30 days of closure) | \$25 |
| Non-Sufficient Funds Return Check, ACH or EFT (per item presented) | \$35/per item presented |
| Return Deposited Item (per item presented) | \$30/per item presented |
| Stop Payment (Cashier's Check**, Money Order, Bill Pay Check, Share Draft - per item/series) | \$35/per item or series |
| ** Cashier's Checks may ONLY be stopped on the 61st day past issuance date** | |
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| Wire Transfers | |
| Incoming Wire (per request) | \$25/per request |
| Outgoing Wire (US) - US Funds ONLY (per request) | \$25/per request |
| Outgoing Wire (International) - US Funds ONLY (per request) | \$45/per request |
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| Miscellaneous | |
| Coin Processing (members only) | Free |
| Cashier Check or money Order Issuance/Reissuance (per item issued) - Member ONLY | \$5 / per item issued |
| Check Cashing (Free if Platinum or VIP Member) Basic & Gold Member Only Fee – Per check presented | \$10 / per check presented |
| Check/Image Copy(s) (Cashier's Check, Money Order, Bill Pay Check or share Draft - per item request) | \$5 / per item request |
| CU*Talk (telephone voice response service) | Free |
| Dormant Account (after the first 12 months, then \$10 per month thereafter) | \$10 |
| Escheat Fee (after 3 consecutive years of inactivity and no in person transaction activity) | \$50 |
| Foreign Item Processing – (Per item processed) | \$25 / per item |
| Gift Cards (\$25 up to \$500 Only / per card request) | \$5 / per card request |
| Home Equity Processing | Free |
| ID Protect (complete opt-in family per month) | \$2 |
| Loan Extension Fee (per loan request) | \$35/per loan request |
| Paper Delivery of Statement (Fee may be applied to checking or other saving type accounts) - Applies to Ages 18-61 only – Per month per membership | \$2/per month, per membership |
| Medallion Signature Guarantee - Member Only - (Per Document) | \$25/per document |
| Mortgage Subordination - (Per Loan) | \$100/per loan |
| Notary (member only) - (Per Document) | Free/per document |
| Online & Mobile Banking | Free |
| Pay by Phone - Debit Card Payments | \$10 / per payment |



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|---|-------------------------|
| Returned/Undeliverable Mail (per month, per membership) | \$20/per month |
| Starter Checks – (4 per sheet) | \$4 for 4 Checks |
| Statement Reproduction (VISA or Regular Member Account - Per/Each Statement) | \$5/per statement |
| Subpoena Information Request – (per request) | \$75/per request |
| Tax Levy / Garnishments – (Per request) | \$75/per request |
| Transfers (Phone)- (Per transfer) | \$5/per transfer |
| Verification of Deposit (per request) | \$5/per request |
| Debit & Credit Card | |
| Credit Card Balance Transfer | Free |
| Credit Card Cash Advance | Free |
| Credit Card Over Limit | \$26 |
| Credit Card Late Payment | \$26 |
| Debit & Credit Card Replacement (each) -Normal 7-10 Business Day Delivery | \$5/per card |
| Debit & Credit Card Replacement (each) - Expedited Card - Non In House Delivery - FedEx | \$35/per card |
| Debit Card Replacement (each) - In Branch Delivery – Credit Card Cannot be Issued in Branch | \$5/per card |
| ATM Network / Remote Deposit Capture Fees | |
| Out of Network ATM Usage (per transaction) – Includes Deposit, Withdrawal & Inquiry | \$2/per transaction |
| In Network ATM Usage (per transaction) – Includes Deposit, Withdrawal & Inquiry | \$2/per transaction |
| On Us – Our ATM's – Includes Deposit, Withdrawal & Inquiry | Free |
| Remote Deposit Capture – Deposit Only – Limits Based on Perks Status | Free |
| Business Checking | |
| First 200 free deposited items per month (checks and other negotiable instruments non electronic) | Free < 200 |
| > 200 @ \$.25 per item | \$.25 > 200 |
| Business Interest Checking | |
| First 300 free deposited items per month (checks and other negotiable instruments non electronic) | Free < 300 |
| > 300 @ \$.25 per item | \$.25 > 300 |
| Minimum Balance Fee below \$2,500 | \$20/per month |
| Non-Member Fee's | |
| ATM Surcharge Fee | \$3.50 |
| Cashiers' Check / Money Order Replacement - (per item requested) | \$5/per item requested |
| Check Cashing (On Us Only - No Third Party - Per Item) | \$10/per item requested |
| Notary Services (per document) | \$25/per document |
| Coin Processing (in excess of \$5) | 10% |

This Fee Schedule was amended on 02/01/2020 and may be amended or changed without notice by the Board of Directors of KALSEE Credit Union.

Federally Insured by NCUA

