Fee Schedule

**Per item = fee is per item presentment to debit the account

General Account Services	Fee
Membership & Account Closing < 90 days	$25 per membership closure request
Account Reconcilement/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 (all items requiring manual posting to due invalid acct #)	$5 per item**
Courtesy Pay (if Courtesy Pay limits are in effect, if not then NSF fee may apply)	$30 per item**
Overdraft Transfer from Savings/LOC/VISA Advance (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 Check, ACH or (EFT if Opted into Reg E with no Courtesy Pay Limits)	$35 per item**
Return Deposited Item	$30 per item**
Stop Payment (Cashier's Check***, Money Order, Bill Pay Check, Share Draft & ACH) ***Cashier's Checks may ONLY be stopped on the 91st day past issuance date	$35 per item or series
Wire Transfers	
Incoming Wire (per request)	$5 per request
Outgoing Wire (US) - US Funds ONLY (per request)	$25 per request
Outgoing Wire (International) - US Funds ONLY (per request)	$45 per request
Miscellaneous	
A2A – Account to Account Transfers Incoming / Outgoing (Free if Gold, Platinum, or VIP Member)	$5 per transaction
Coin Processing – Member ONLY	Free
Cashier Check or Money Order Issuance/Reissuance - Member ONLY	$5 per item issued
Check Cashing (Free if Gold, Platinum, or VIP Member) Basic Member Only Fee	$10 per check presented
Check/Image Copy(s) (Cashier's Check, Money Order, Bill Pay Check or share Draft)	$5 per item request
CU*Talk (telephone voice response service)	Free
Dormant Account (after the first 6 months, then $10 per month thereafter)	$10 per month
Early Deposit Posting – Online Only	$10 per deposit
Electronic Loan Payments Online or Over the Phone (Bank to Bank Transfer) made via ACH	$5 per transaction
Electronic Loan Payments (ELP) Online or Over the Phone made via Debit Card – Payment is tiered based on per hundred increments (whole dollars, rounded up - For example, if your payment is $310.23, the fee incurred for processing and ELP is $12.00.)	3% of loan payment tier per transaction (see below)

ELP Tier	Fee	ELP Tier	Fee

$0.01 - $100.00	$3.00	$501.00 - $600.00	$18.00
$101.00 - $200.00	$6.00	$601.00 - $700.00	$21.00
$201.00 - $300.00	$9.00	$701.00 - $800.00	$24.00
$301.00 - $400.00	$12.00	$801.00 - $900.00	$27.00
$401.00 - $500.00	$15.00	$901.00 - $1,000.00	$30.00

Escheat Fee (after 3 consecutive years of inactivity and no in person transaction activity)	$50
Foreign Item Processing	$25 per item processed
Gift Cards ($25 up to $500 Only)	$5 per card
Home Equity Processing	Free
ID Protect (complete opt-in family per month)	$2 month
Loan Extension Fee – Non "Skip A Pay" Offering	$50 per loan request
Medallion Signature Guarantee - Member Only	$25 per document
Mortgage Subordination	$100 per loan
Notary – Member Only (Free if Gold, Platinum, or VIP Member)	$5 per document
Online & Mobile Banking	Free
Paper Delivery of Statement (Fee may be applied to checking or other saving type accounts) – Applies to Ages 18-61 only)	$2 per month, per membership
Remote Deposit Capture via Mobile APP	Free
Returned/Undeliverable Mail (per membership account)	$20 per month
Skip A Pay – Online Request	$30 per loan request
Skip A Pay – In Branch or Over the Phone Request	$40 per loan request
Starter Checks – (4 per sheet)	$4 for 4 checks
Statement Reproduction (VISA or Regular Member Account Statement)	$5 per statement
Subpoena Information Request	$75 per request
Tax Levy / Garnishments	$75 per request
Phone Transfers (Free if Platinum & VIP)	$5 per request
Phone Account & Balance Inquiries	$5 per request
Verification of Deposit	$5 per request
Debit & Credit Card	
Credit Card Balance Transfer	Free
Credit Card Cash Advance	Free
Credit Card Over Limit (Up to the amount listed* or the transaction exceeding approved credit limit, whichever is less.)	Up to $29*
Credit Card Late Payment (Up to the amount listed* or the required minimum payment, whichever is less)	Up To $29*

Credit Card Non-Sufficient Funds (Up to the amount listed* or required minimum payment, whichever is less)	$29 per item*
Credit Foreign Conversion Fees (No conversion – transaction already in US$) – VISA Mandate Minimum	1.00% per transaction
Credit Foreign Conversion Fees (With conversion – transaction amount was not in US Dollars and needs to be Converted) – VISA Mandate Minimum	1.00% per transaction
Debit & Credit Card Replacement – Normal 7-10 Business Day Delivery	$10 per card
Debit & Credit Card Replacement – Expedited Card – Non "In House" Delivery – FedEx	$35 per card
Debit Card Replacement – In Branch Delivery **–** (Credit Card Cannot be Issued in Branch)	$10 per card
Debit Foreign Conversion Fees (No conversion – transaction already in US$) – VISA Mandate Minimum	0.80% per transaction
Foreign Conversion Fees (With conversion – transaction amount was not in US Dollars and needs to be Converted) – VISA Mandate Minimum	1.00% per transaction
ATM Network Fees	
Out of Network ATM Usage **–** Includes Deposit, Withdrawal & Inquiry	$2 per transaction
In Network ATM Usage **–** Includes Deposit, Withdrawal & Inquiry	$2 per transaction
On Us – Our ATMs **–** Includes Deposit, Withdrawal & Inquiry	Free
Safe Deposit Box	
Mini (3" x 5") – Annual Fee Posted on 1st business day in January – Prorated fees apply	$24 per box
Small (5" x 5") – Annual Fee Posted on 1st business day in January – Prorated fees apply	$36 per box
Medium (3" x 10") – Annual Fee Posted on 1st business day in January – Prorated fees apply	$48 per box
Large (5" x 10") – Annual Fee Posted on 1st business day in January – Prorated fees apply	$60 per box
X-Large (10" x 10") – Annual Fee Posted on 1st business day in January – Prorated fees apply	$96 per box
Lock Drilling	$250 per event
Replacement Key	$10 per issuance
Business Checking	
Interest Checking Account – First 200 free deposited items per month (checks and other negotiable instruments non electronic)	Free < 200 $.25 per item > 200
Non-Interest Checking Account – First 300 free deposited items per month (checks and other negotiable instruments non electronic)	Free < 300 $.25 per item > 300
Non-Member Fees	
ATM Surcharge Fee	$3.50
Cashiers' Check/Money Order Replacement	$5 per item requested
Check Cashing (On Us Only – No Third Party)	$10 per item requested
Coin Processing (in excess of $5)	10%

This Fee Schedule was amended on 6/15/2022 and may be amended or changed without notice
by the Board of Directors of Kalsee Credit Union.

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