

Fee Schedule



Account Reconciliation/Research (1-hour minimum charge)	\$25/hour
Account History Printing in between statements	\$3
Check Copy (Cashier's Check, Money Order, Deposited Item, On Us, Bill Pay, Share Draft - per item)	\$5
Invalid Item Handling (per item – all items requiring manual posting due to invalid acct #)	\$5
Courtesy Pay (per item)	\$30
Overdraft Transfer from Savings / LOC (to clear check, ACH, or EFT item)	\$5
Reopen Closed Account (< 30 days of closure) / Account Abuse (< 90 Days of opening)	\$25
Non-Sufficient Funds Return Check, ACH, EFT or VISA (per item)	\$30
Returned Deposited Item (per item)	\$30

Stop Payment (Cashier's Check**, Money Order, Bill Pay Check, Share Draft – per item / series) \$30

**** Cashier's Checks may ONLY be stopped on the 61st day past issuance date****

Wire Fees

Incoming Wire (each)	\$5
Outgoing Wire (US)	\$25
Outgoing Wire (International)	\$45

Miscellaneous

Coin Processing (members only)	FREE
Cashier Check or Money Order Issuance/Reissuance (per item) – Member Only	\$3
Check Cashing (Share Account Relationship Only – per item)	\$5 per item
Check/Image Copies (Cashier's Check, Money Order, Bill Pay Check, or Share Draft – per item)	\$5
CU*Talk (telephone voice response service)	FREE
Dormant Account (after the first 12 months, then \$5 per month thereafter)	\$5
Escheat Fee (after 3 consecutive years of inactivity and no contact)	\$25
Foreign Item Processing	\$25
Home Equity Processing	\$100
ID Protect (complete opt-in family per month)	\$2
Land Contract / Third Party Payments (annually, June)	\$60
Loan Extension Fee	\$35
Mailed Statement (applies only to eStatement users)	\$3
Medallion Signature Guarantee – Member Only	\$25
Mortgage Payoff Verification	\$20
Mortgage Subordination	\$100
Notary (member only)	FREE
Online & Mobile Banking	FREE
Online Bill Pay	FREE
Returned Mail (per piece)	\$5
Statement Reproduction (VISA or Regular Member Account – Per Statement)	\$3
Subpoena Information Request	\$50
Tax Levy / Garnishments	\$50
Transfer (phone)	\$3
Verification of Deposit (per request)	\$5

Visa® Fees

Balance Transfer	FREE
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Cash Advance.....	FREE
Gift Cards (from \$25 up to \$500 per card – other fees from Visa may apply)	\$5.00
Over Limit.....	FREE
Card Replacement (each).....	\$5
Late Payment.....	\$26

Transaction Fees for KALSEE ATM, Debit, & Credit Cards

PIN Replacement.....	\$5
Card Replacement (each).....	\$5
Expedited Card / PIN (each).....	\$35.00

Out-of-Network ATM Transaction Fees - \$1 fee per transaction for Out-of-Network ATMs include those not specified within the In-Network ATMs. There is no surcharge to use Fifth Third Bank ATMs (withdrawals only).

Business Checking

Business Checking – 200 free deposited items (checks and other negotiable instruments: money orders, drafts, etc.), with a \$.25 per item fee for items exceeding the monthly limit.

Business Interest Checking – 300 free deposited items (checks and other negotiable instruments: money orders, drafts, etc.), with a \$.25 per item fee for items exceeding the monthly limit. \$10 per month fee if minimum balance falls below \$2,500.

Non-Member Fee's

ATM Surcharge Fee's.....	\$3
Cashier's Check Replacement.....	\$5
Check Cashing (On Us Only– No Third Party – per item)	\$5
Notary.....	\$25
Coin Processing (in excess of \$5).....	10%

This Fee Schedule was amended on 04/01/2017 and may be amended or changed without notice by the Board of Directors of KALSEE Credit Union.

Federally Insured by NCUA

