



Fee Schedule

Effective February 1, 2025

GENERAL

Account History / Statement Copy (per month).....	\$5.00
Account Reconciliation / Research (per hour).....	\$30.00
Check Cashing (minor accounts and members with loans, checking or over \$1,000 in deposits exempt).....	\$5.00
Collection Items.....	\$20.00
Copy of Canceled Official Checks / Deposited Checks.....	\$5.00
Copy of Cleared Personal Checks (two free per month).....	\$5.00
Copies of Online Bill Pay Checks.....	\$25.00
Escheatment Notice ¹	\$2.00
External Transfer (3-days/Next Day).....	\$ Free/\$2.00
Inactive Account (per month after 12 months of no activity).....	\$3.00
IRA Transfer (out).....	\$20.00
Levy or Garnishment ²	\$75.00
Loose Coin.....	7%
Membership Closure (within six months).....	\$10.00
Non-Sufficient Funds (NSF) Paid / Returned (per item – checks, ACH, ATM debit paid, Check Card debit paid, loan/Visa [®] payment, Bill Pay).....	\$14.00
Notary (per signature).....	\$10.00
Official Checks (waived with three-month average daily balance of \$2,500.00, free for Ultimate Banking, Ultimate Plus and Ultimate 60 Plus).....	\$5.00
Overdraft Protection (per item – checks, ACH, ATM, debit, Bill Pay; daily max. \$42.00).....	\$14.00
Overdraft Transfer (per transfer or debit transaction).....	\$4.00
Returned Consumer Loan Payment/First Party Deposits.....	\$15.00
Stop Payment (includes ACH, checks, Visa, Official Check).....	\$25.00
Unknown Address (per month).....	\$2.00
Verification of Deposit.....	\$10.00
Wire Transfer, Incoming.....	\$10.00
Wire Transfer, Outgoing Domestic.....	\$20.00

ATM / VISA DEBIT CARD

ATM Photos at Credit Union.....	\$10.00
ATM Photos at Network Financial Institutions.....	Actual Cost
Deposit Adjustment.....	\$10.00
Foreign Balance Inquiry (four free per month).....	\$1.25
Foreign Withdrawals (four free per month).....	\$1.25
Non-Member Withdrawal from our ATM (CO-OP [®] waived).....	\$3.00
Replacement Card (per card), original card is free (after two per year).....	\$10.00
Rush Order.....	Actual Cost

LOAN / VISA CREDIT CARD

Demand for Payoff (Consumer/Auto/Real Estate).....	\$25.00
Documentation Processing Fee (Real Estate).....	Actual Cost
Lienholder Authorization Letter (Foreign Travel).....	\$20.00
Loan Modification/Due Date Change.....	\$40.00
Check-by-Phone Consumer Loan Payment.....	\$4.95
First Mortgage Returned Payment.....	\$25.00
Reconveyance and Recording Fees.....	Actual Cost
Refinance of Kings Federal Credit Union Loan.....	\$100.00
Visa Card Additional (per card).....	\$10.00
Visa Card Replacement (per card).....	\$10.00
Visa Card Rush Order.....	Actual Cost
Visa Cash Advances.....	2% with a maximum of \$25.00
Visa Pay By Phone.....	\$8.00
Visa Late Fee.....	\$25.00
Visa Returned Payment.....	\$25.00

SAFE DEPOSIT BOXES (PER YEAR)

2x5, 3x5, 4x5, 5x5, 3x10, 5x10, 10x10.....	Varies by box size
Forced Entry of Box (minimum of \$140.00).....	Actual Cost
Key Deposit / Replacement.....	\$10.00

CHECKING ACCOUNTS

Mobile Plus - Debit (monthly fee if balance falls below \$300.00; monthly fee waived for all individuals under age 25).....	\$4.95
Mobile Plus - Banking (monthly fee if balance falls below \$300.00 and there is no monthly direct deposit [additional fee waivers available]) ³	\$4.00
Mobile Plus - Rewards (monthly fee if balance falls below \$300.00 and there is no monthly direct deposit) ⁴	\$4.95
Ultimate Banking (monthly fee, no minimum balance) ⁵	\$7.00
Money Market Account (monthly fee if balance falls below \$2,500.00).....	\$10.00

BUSINESS CHECKING

Small Business Checking (monthly fee if balance falls below \$5,000.00).....	\$15.00
Deposited Checks (per check after 300 per month).....	\$0.15
Excess Check Fee (per check after 200 per month).....	\$0.20
Coin Order Fee (per roll).....	\$0.10
Currency Order Fee (per strap).....	\$0.50

GRANDFATHERED CHECKING ACCOUNTS

(EXISTING ACCOUNTS ONLY; NO LONGER OFFERED FOR NEW ACCOUNTS)

Basic Checking - 75 (monthly fee, if balance falls below \$300.00).....	\$4.00
Ultimate Checking - 61 (monthly fee, if balance falls below \$300.00).....	\$6.00
Ultimate Checking Plus (monthly fee, no minimum balance).....	\$7.00
Ultimate 60 Plus - 60 (monthly fee, if balance falls below \$1,000.00).....	\$4.00
Student Checking - 79 (per check, after 10 in a month).....	\$0.25
Business Checking - 77 (monthly fee, if balance falls below \$5,000.00).....	\$15.00

PLEASE NOTE

- ¹ Required notice under Unclaimed Property Law to members advising that their property will escheat to the state unless there is activity or response to notice.
- ² Fee will be collected if we are required to hold or deliver funds in compliance with a levy or garnishment against your account.
- ³ The monthly fee will also be waived for: (i) seniors over the age of 59; or (ii) an electronic direct deposit to this account; or (iii) an aggregate of \$5,000.00 in savings under the same membership number; or (iv) \$5,000.00 in loan balances under the same membership number.
- ⁴ See Account Disclosure and Rate Sheet for additional information about this account.
- ⁵ The monthly fee will be waived for those who have been members of KFCU for over 20 years.

Kings Federal Credit Union
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