

# CONSUMER SCHEDULE OF FEES AND CHARGES

(Does not include loan services)

Effective July 1, 2026 kinecta.org

For more information, please refer to Kinecta Federal Credit Union's Agreements & Disclosures dated August 1, 2026.

## GENERAL

<b>Check Cashing Fee</b> .....	\$5.00
Non-Members cashing items drawn on Kinecta Federal Credit Union	
<b>Collection Items</b>	
<b>Incoming</b> .....	\$25.00
Check/Item drawn against member's account, presented for payment via collection	
<b>Outgoing Domestic</b> .....	\$25.00
(Any additional charges assessed by the paying institution will be deducted from proceeds)	
<b>Outgoing Foreign</b> .....	\$25.00
(Any additional charges assessed by the paying institution will be deducted from proceeds)	
<b>Real Time Payments/FedNow per Transaction Fee</b> .....	\$2.00
<b>Overdrafts/Insufficient Funds Fees</b> (Limit of 3 fees per day)	
<b>Courtesy Pay Fee / Select Accept Fee</b> .....	\$25.00
Items paid against insufficient/uncollected funds — Including, but not limited to, Checks, Debit Card Purchases, ACH, etc. (per presentment)	
<b>Nonsufficient Funds (NSF) Fee</b> .....	\$25.00
Items returned unpaid against insufficient/uncollected funds — Including, but not limited to: Checks, ACH, etc. (per presentment)	
<b>Returned Deposited Items</b>	
(Deposited, Cashed or Loan Payment)	
<b>Not written by account holder</b> .....	\$12.00
<b>Written by account holder</b> .....	\$25.00
<b>Stop Payment Fee*</b> .....	\$20.00
Fee applies to written request, in person with a representative, via phone or Kinecta Phone Voice Response System — Per Item	
*No fee applies when request is made via Online Banking.	
<b>Wire Transfer Fees</b> (Per Wire)	
<b>Domestic — Outgoing</b> .....	\$25.00
<b>International — Outgoing</b> .....	\$50.00
<b>Third Party International Wire Fee</b>	
Note that you must also pay other third-party fees charged in connection with your wire transfer, which will be disclosed to you prior to completing the wire transfer.	
<b>Cashier's Checks</b> .....	\$5.00
<b>Notary Services</b> (Per Signature)	
CA .....	\$10.00
NY.....	up to \$2.00
Fees may vary depending on the state	
<b>Medallion Signature Guarantee</b> (Per Stamp).....	\$15.00
<b>Overnight Delivery Fee</b> .....	Varies
Fee established by Overnight Delivery Service	
<b>Paper Statement</b> .....	\$2.00
Per statement mailed — Waived for members under 18 years of age, age 62 years and over, and VIP Program Members	
<b>Temporary Checks</b> (Per four (4) checks) .....	\$3.00
First 4 checks — no charge when requested at account opening	
<b>Verification of Deposit</b> .....	\$10.00
<b>Western Union</b> .....	Varies
Travel Emergency Service (actual fees established by Western Union)	

## REGULAR SHARE ACCOUNTS

<b>Monthly Service Fee</b> .....	\$5.00
Fee waived with a \$250 Regular Share Account average monthly balance, multiple accounts under the same member number; multiple memberships maintained as individual, settlor of trust, or sole proprietor under the member's Social Security number, provided that such member must maintain other accounts in addition to a Regular Share Account in at least one such membership; same primary owner is age 26 or under; primary owner is active duty military; member has an account both individually and as a joint owner; OR first three months of a new account.	

## INDIVIDUAL RETIREMENT ACCOUNTS

<b>IRA Trustee Transfer</b> .....	\$25.00
<b>IRA Closeout</b> .....	\$25.00

## CHECKING ACCOUNTS

<b>Classic Checking Monthly Service Fee</b> .....	\$4.95
Fee waived in any month with 1) aggregate direct deposit or mobile check deposit in the amount of \$250 per month, 2) \$1,500 average monthly balance, or 3) 10 or more debit card purchases per month posted to account, or 4) an active* Kinecta Credit Card in good standing, or 5) an auto or mortgage loan in good standing, or 6) the primary owner is either age 26 or under, or is age 62 and over, or 7) active duty military, or 8) during the first three months of a new account.	
* Use of your Kinecta Credit Card one or more times during the last billing cycle, or carried a portion of your Kinecta Credit Card balance into the next billing cycle.	
<b>ProtectPlus Checking Monthly Service Fee</b> .....	\$9.95
Fee waived in any month with a \$10,000 average monthly balance in the ProtectPlus checking account.	
<b>Inactive Checking Account</b> .....	\$5.00
Monthly fee will be assessed after 90 consecutive days of inactivity and average monthly balance of less than \$500.	

## DEBIT CARD

<b>Rush Card Order</b> .....	\$25.00
<b>CO-OP Transaction Fees (CO-OP ATM Network)</b> .....	No Charge
<b>Non-Proprietary ATM Fees**</b>	
Transaction fees at ATMs not operated by Kinecta, and ATMs outside the CO-OP Network	
<b>Cash Withdrawals</b> .....	\$2.00
<b>Point of Sale (Network Usage)</b> .....	No Charge
<b>Merchant Surcharge</b> .....	Varies
Look for disclosure at point of sale, or ask the merchant	
<b>Pass-through Charges</b> .....	Varies
From other financial institutions (look for disclosure at point of sale)	
<b>International (Foreign) Transaction Fee</b> .....	1%

\*\* When an ATM not owned by the Credit Union is used, a fee may be charged by the operator or any network used, and you may be charged a fee for balance inquires even if the fund transfer is not completed.

## RESEARCH, COPIES AND LEGAL ORDERS

<b>Record Research (Per Hour)</b> .....	\$24.00
Copy of Deposited Item.....	\$3.50
Retrieval and copy of deposited item (per item)	
<b>Statement Copies (Per Statement)</b> .....	\$5.00
<b>Compliance with Legal Orders</b>	
<b>Minimum Billing</b> .....	\$15.00
<b>Labor</b> .....	Per hour..... \$24.00
<b>Documents</b> .....	Per copy..... \$0.10
<b>Appearance at Hearing</b> .....	Per day..... \$35.00
<b>Mileage (Per Mile)</b> .....	Round trip..... \$0.20

## SAFE DEPOSIT BOXES

<b>Annual Fee</b>	
2" x 5" .....	\$40.00
3" x 5" .....	\$55.00
5" x 5" .....	\$65.00
3" x 10".....	\$80.00
5" x 10".....	\$100.00
6" x 10".....	\$105.00
8" x 10".....	\$110.00
9" x 9".....	\$110.00
10" x 10".....	\$140.00
<b>Box Drilled</b> .....	\$175.00
Lost key, Legal, Non-payment of Fee/Abandoned (Credit Union designated locksmith required)	
<b>Key Replacement (Per Lost Key)</b> .....	\$25.00