

# **KC AREA CREDIT UNION FEES**

**EFFECTIVE: July 1, 2017**

Insufficient Funds	\$25.00 each
ACH, Share Draft Checks and/or checks cashed/deposited- <u>Returned</u>	
Insufficient Funds	
ACH, Share Draft Checks- <u>Paid</u>	\$25.00 each
Copy of a Check	\$ 5.00 each
Copy of a Statement	\$ 5.00 each
Computer Print out of current month	\$ 1.00
3 <sup>rd</sup> Party Document Retrieval	\$10.00 min.
Plastic Card Transaction Research	\$20.00/item
Stop Payment fee	
Check	\$25.00 each
Block Stop	\$30.00
ACH	\$25.00 each
Closing Account (involuntary)	\$10.00
Reconciling Share Draft Statement (first time-free)	\$10.00/hour
Excessive share withdrawals (more than 6 per quarter)	\$ 1.00 each
Checks (Not payable to member)	\$ 2.00 each
Money Orders	
MEMBERS	\$ 1.50 each
Plastics	
Replacement cards (non-fraud, 1 <sup>st</sup> time)	\$ 5.00
Replacement card (non-fraud, 2 <sup>nd</sup> time within 12mo)	\$ 10.00
Debit card PIN change	\$ 1.00
Insufficient funds charge	\$ 25.00
ATM Transaction Fee (\$1.00/transaction conducted at an ATM not owned By K C Area Credit Union)	\$ 1.00
VISA Travelers Cards (\$100-\$5000)	\$ 7.00 initial load
	\$ 5.00 per reload
VISA Gift Cards (\$10-\$1000)	\$ 4.00 each
Outgoing wire transfer	\$26.00 each
Incoming wire transfer	\$ 1.00 each
Outgoing International wire transfer	see staff
Outgoing Western Union	\$30.00 each
More than 3 automatic transfers per month Over Reg. D limit (from Share to Share Draft)	\$ 5.00 each
Electronic share transactions in excess of Reg. D limit	\$ 5.00 each
Christmas Club (early closure)	\$10.00 each
Returned/Forwarded Mail	\$ 1.00 item
Returned box of checks	\$ 5.00 box
FAX- MEMBERS (sending or receiving)	\$1.00 per fax
FAX- NON MEMBERS (sending or receiving)	\$1.00 per page
NOTARY SERVICE-NON MEMBER	\$2.00 per stamp
Acct closed within 90 days of opening (non-fraud related)	\$5.00
Mailed account statements after December 2012	\$1.00 per month