

Schedule of Fees

Effective January 1, 2010

Effective January 1, 2010	Contact the Credit Union if you have questions.
ATM Withdrawals (7 free per month)	\$1.00 each after 7 / mo
ATM / POS Overdraft	\$25.00
Card Replacement	\$2.00
Non-Sufficient Funds (NSF) Return	\$25.00
Courtesy Overdraft Privilege Fee*	\$25.00
Returned Deposit Item	\$10.00
Stop Payment Order	\$5.00
NSF Stop Payment Order	\$25.00
Copy of Check	\$2.00
Copy of Statement	\$3.00
<u>Interim Printout of Account</u>	\$1.00
Wire Transfer	
-----Incoming	FREE
-----Outgoing	\$15.00
-----International	\$30.00
Dormant Account Fee	\$2.00 per month
(No account activity for six months and less than \$50.00 in account.)	
Account Research	\$15.00
Check Cashing	\$3.00
(Member with no KEMBA loans and less than \$100.00 in aggregate shares.)	
Third Party Certified Check	\$10.00
Processing Legal Request	\$25.00
(garnishments, tax levies, etc.)	
*Courtesy Pay Overdraft Protection will be available on your checking account 90 days after you open the account, If the account is in good standing. If you wish to opt out of this program you must notify the Credit Union in writing.	

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