

KEMBA CREDIT UNION, INC.

Service Fees

Kemba offers many special services to assist you in transacting your financial business. Depending upon your relationship with the credit union, many fees are avoidable.

① Fee can be avoided by utilizing Kemba's FREE Web Connect or Touch Tone-Teller service.

② Fee can be avoided by utilizing Kemba's Member Select Checking Plus or Bill Payment.

③ Regular Share Savings Accounts with no activity and no additional account relationships in twelve months or more.

CHECKING

Member Select Checking Plus	\$5.00/mo
Overdraft to loan.....	\$5.00/occurrence ^①
.....	(FREE IF member makes transfer)
Overdraft to share	\$5.00/occurrence ^{①②}
.....	(FREE IF member makes transfer)
Personal check orders.....	Varies according to style
Certified check.....	\$5.00 ^②
Photocopy of a cleared check.....	\$5.00 ^①
Returned (NSF) check.....	\$28.00
Stop payment order.....	\$25.00
Account balancing assistance	\$25.00/hr
Overdraft Privilege (per overdraft occurrence)	\$28.00

CREDIT CARDS

Mastercard® or Share Secured VISA® annual fee.....	\$25.00
Late payment	\$25.00
Cash advance.....	2% of amount advanced
.....	(minimum \$2.00, maximum \$50.00)
Returned check for payment.....	\$28.00
Photocopy of sales draft/charge.....	\$5.00
Foreign Currency Transaction Fee	1%

LOANS

Delinquent loan	20% of interest due (minimum \$10.00)
Home Equity annual fee.....	\$100.00
Second Mortgage closing fee	\$300.00
Mortgage appraisal	Actual cost
First Mortgage fees.....	Call for current schedule
VIP Service fee (one-time, new account charge).....	\$10.00
VIP Plus closing fees	\$300.00
Title and Lien fees.....	Actual cost
Documentary fees	Actual cost
Re-application fee (applied only if not approved).....	\$25.00
Returned check for payment.....	\$28.00

MISCELLANEOUS

New member processing fee.....	\$1.00
Account closing fee	\$5.00
.....	(if account closes within 6 months of opening)
ACH/NSF fee	\$28.00
Money orders	\$1.00 ^②
Official check to third party.....	\$2.00 ^②
Travelers Cheques.....	\$1.00/unit of \$100 ^②
Cashier's check	\$2.00 ^②
Excessive withdrawal by Official check.....	\$2.00
.....	(First 3 per month are free, thereafter \$1.00/check)
Incoming Wire less than \$2,500	\$10.00
Wire transfers within United States.....	\$25.00
International wire transfers	\$50.00
Western Union commercial money orders	\$25.50 - \$79.50
Dormant Account Fee (excludes minors).....	\$10.00 ^③
.....	(per month account balance falls below \$100)
NSF drawn on another institution, deposited or paid on Kemba...\$10.00	
Withdrawal of less than \$200.00 from Vacation Club	\$10.00
Early withdrawal from Holiday (Christmas) Club.....	\$10.00
Statement Photocopy	\$5.00/statement ^①
Printed account history (not statement).....	\$3.00/page ^①
Account Research.....	\$25.00/per item
Paper Statements.....	\$2.00/mo

- ① Fee can be avoided by utilizing Kemba's FREE Web Connect or Touch Tone-Teller service.
- ② Fee can be avoided by utilizing Kemba's Member Select Checking Plus or Bill Payment.
- ③ Regular Share Savings Accounts with no activity and no additional account relationships in twelve months or more.

MISCELLANEOUS (CONTINUED)

Telephone transfers/balance inquiries through call center . . .	\$1.00/each ^①
..... (First 2 per month are free, thereafter \$1.00/each)	
Check cashing fee	\$5.00/each
..... (Only for accounts with less than \$100 on deposit or no open loan or credit card)	
Check cashing fee non-member "on us" check	\$10.00/each
Garnishment processing fee	\$25.00/occurrence
Return mail fee	\$2.00/item
Verification of Deposit	\$10.00
IRA Withdrawl Fee if roll-over or transferred funds are withdrawn less than 6mo	\$50.00

ATM/CHECK CARD RELATIONSHIPS

Your monthly card holder fee is FREE

If you have one of the following:

*Member Select Checking Plus

OR

*At least one Mane check card purchase transaction per month at a merchant location

OR

*Active checking account AND active credit card account PLUS share balances totaling over \$500 OR loan balances totaling over \$2,000

Your monthly card holder fee is \$5.00/mo

If you have one of the following:

*An active checking account

*An active credit card

*Share account balances over \$500

*Loan balances totaling over \$2,000

Your monthly card holder fee is \$8.00/mo

If you have Share account balances less than \$500

(Monthly cardholder fees are waived for the first 90 days of new membership and for all members under 18, excluding applicable fees listed below.)

①

ATM/CHECK CARD/ PIN BASED POINT OF SALE TRANSACTIONS

Transfer /balance inquiry	\$3.00
ATM/check card withdrawal NSF	\$28.00
If you are a Member Select Checking Plus or Bill Payment user	
*Jeanie [®] withdrawals are unlimited	FREE
*Non-Jeanie (or foreign) withdrawals	
-first 5/month are FREE, thereafter each withdrawal	\$3.00
If you are NOT a Member Select Checking Plus or Bill Payment user	
*Jeanie [®] withdrawals at non-Kemba locations - 8/mo. FREE, thereafter	\$3.00
*Non-Jeanie [®] (or foreign) withdrawals	\$3.00
PIN Based Point of Sale Transaction	\$1.00
Foreign Currency Transaction Fee	1%
Replacement of lost Debit/ATM card (one free replacement card per year)	\$10.00

HSA ACCOUNTS

Excess Contribution Distributions	\$5.00
HSA Checks (per box of 50)	\$8.50

Kemba Credit Union is a member of the Alliance One Network (no surcharge ATMs). This network has new members daily and is located in 42 states and territories. There are over 4,900 ATMs available to you; for a current listing please visit: www.atmallianceone.org
Please note, foreign/non-Jeanie[®] network charges may apply if using an out-of-network ATM.

Service fees are subject to change.

Note: Surcharges imposed by ATM owners may still apply.

