

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 using Kemba's FREE Online Banking, Touch-Tone-Teller or Mobile Banking to transfer funds.
- ② Fee can be avoided by enrolling in Kemba's MVP Checking.

CHECKING

MVP Checking.....	\$6.00/mo
Overdraft to Loan.....	\$5.00/occurrence①
Overdraft to Share.....	\$3.00/occurrence①
Personal Check Orders	Varies according to style
Photocopy of a Cleared Check	\$5.00
Returned (NSF) Check.....	\$33.00
Stop Payment Order	\$33.00
Account Balancing Assistance	\$50.00/hr
Overdraft Privilege (per overdraft occurrence)	\$33.00

CREDIT CARDS

MasterCard® or Share Secured VISA® Annual Fee.....	\$25.00
Late Payment	\$10.00-\$25.00
Cash Advance.....	2% of amount advanced (minimum \$2.00, maximum \$50.00)
Returned Check for Payment.....	\$30.00
Photocopy of Sales Draft/Charge	\$5.00
Foreign Currency Transaction Fee	1%

LOANS

Home Equity Annual Fee.....	\$50.00
Online Loan Payment with Debit Card	Actual cost
VIP Service Fee (one-time, new account charge)	\$10.00
Returned Check for Payment.....	\$30.00
Loan Origination Fee Titled Vehicles.....	\$100.00
Loan Origination Fee Unsecured	\$50.00

MISCELLANEOUS

Fax Fee	\$2.00/page
Member Entrance Fee	\$1.00
Account Closing Fee.....	\$5.00 (If account closes within 6 months of opening)
ACH/NSF Fee.....	\$33.00
Foreign Check Processing Fee.....	\$10.00 (Upon processing of any 8-digit R/T number Financial Institution or Non-United States Funds)
Money Orders	\$2.50②
Cashier's Check	\$5.00②
Incoming Wire Less Than \$2,500.....	\$15.00
Wire Transfers Within United States.....	\$25.00
International Wire Transfers	\$100.00
Dormant Account Fee After 12 Months No Activity.....	\$10.00 (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 Club.....	\$10.00
Statement Photocopy	\$5.00/statement
Printed Account History (not statement)	\$3.00/page
Account Research	\$25.00/per item
Pay by Phone Convenience Fee	\$15.00

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MISCELLANEOUS (Continued)

Telephone Transfers/Balance Inquiries Through Call Center\$1.00/each①
(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 \$40.00/occurrence

Return Mail Fee.....\$5.00/item

Verification of Deposit \$10.00

IRA Withdrawal Fee if roll-over or transferred funds are withdrawn less than 6mo \$50.00

SAFE DEPOSIT BOX RENTAL

3x5 \$25.00 + tax/yr

5x5 \$40.00 + tax/yr

3x10 \$50.00 + tax/yr

5x10 \$65.00 + tax/yr

10x10 \$95.00 + tax/yr

Drilling Fee \$250.00

Key Replacement..... \$20.00

ATM/CHECK CARD RELATIONSHIPS

Your monthly card holder fee is FREE

If you have the following:

- MVP Checking

OR

- At least one 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 \$2,000

Your Monthly Card Holder Fee Is\$6.00/mo

If you have the following:

- An active checking account
- An active credit card
- Share account balance over \$500
- Loan balances totaling over \$2,000

Your Monthly Card Holder Fee Is\$10.00/mo

If you have share account balance 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.)

ATM/CHECK CARD/PIN BASED POINT OF SALE TRANSACTIONS

Transfer/Balance Inquiry \$3.00

ATM/Check Card Withdrawal NSF..... \$33.00

Withdrawal

Four (4) ATM Withdrawals Per Month at Non-Kemba ATMs* FREE

Each Additional ATM Withdrawal Per Month \$3.00

No Withdrawal Fees at Kemba-Owned ATMs

Foreign Currency Transaction Fee 1%

Replacement of Lost Debit/ATM Card (one free replacement card per year) \$25.00

HSA ACCOUNTS

Excess Contribution Distributions \$5.00

*Kemba is part of the Alliance One, CUHERE, and MoneyPass surcharge free networks. You can find an ATM near you by going to the ATM locator on kemba.com. Kemba fees may apply. HSA transactions may not be included in the MoneyPass Network.

