

Fee Schedule

**Per item = fee is per item presentment to debit the account

General Account Services	Fee
Membership & Account Closing < 90 days	\$25 per membership closure request
Account Reconciliation/Research (1-hour minimum charge)	\$25 per hour
Account History Printing (in between statements)	\$3 per request
Check Copy (Cashier's Check, Money Order, Deposited Item, On Us, Bill Pay, Share Draft)	\$5 per item request
Invalid Item Handling (all items requiring manual posting to due invalid acct #)	\$5 per item**
Courtesy Pay (if Courtesy Pay limits are in effect, if not then NSF fee may apply)	\$30 per item**
Overdraft Transfer from Savings/LOC/VISA Advance (to clear check, ACH, or EFT item – per activity transfer)	\$5 per activity transfer
Reopen Closed Account (< 30 days of closure)	\$25
Non-Sufficient Funds Check, ACH, or EFT through debit card transaction (if Opted into Reg E with no Courtesy Pay Limits)	\$35 per item**
Return Deposited Item	\$30 per item**
Stop Payment (Cashier's Check***, Money Order, Bill Pay Check, Share Draft & ACH) ***Cashier's Checks may ONLY be stopped on the 91st day past issuance date	\$35 per item or series
Wire Transfers	
Incoming Wire (per request)	\$5 per request
Outgoing Wire (US) - US Funds ONLY (per request)	\$25 per request
Outgoing Wire (International) - US Funds ONLY (per request)	\$45 per request
Miscellaneous	
A2A – Account to Account Transfers using ItsMe247 Incoming / Outgoing (Free if Gold, Platinum, or VIP Member)	\$5 per transaction
Coin Processing – Member ONLY	Free
Cashier Check or Money Order Issuance/Reissuance - Member ONLY	\$5 per item issued
Check Cashing (Free if Gold, Platinum, or VIP Member) Basic Member Only Fee	\$10 per check presented
Check/Image Copy(s) (Cashier's Check, Money Order, Bill Pay Check or share Draft)	\$5 per item request
CU*Talk (telephone voice response service)	Free
Dormant Account (after the first 6 months, then \$10 per month thereafter)	\$10 per month
Early Deposit Posting – Online Only	\$10 per deposit
Electronic Loan Payments Online or Over the Phone (Bank to Bank Transfer) made via ACH	\$5 per transaction



Electronic Loan Payments (ELP) Online or Over the Phone made via Debit Card – Payment is tiered based on per hundred increments (whole dollars, rounded up - For example, if your payment is \$310.23, the fee incurred for processing and ELP is \$12.00.)			3% of loan payment tier per transaction (see below)
ELP Tier	Fee	ELP Tier	Fee
\$0.01 - \$100.00	\$3.00	\$501.00 - \$600.00	\$18.00
\$101.00 - \$200.00	\$6.00	\$601.00 - \$700.00	\$21.00
\$201.00 - \$300.00	\$9.00	\$701.00 - \$800.00	\$24.00
\$301.00 - \$400.00	\$12.00	\$801.00 - \$900.00	\$27.00
\$401.00 - \$500.00	\$15.00	\$901.00 - \$1,000.00	\$30.00
Escheat Fee (after 3 consecutive years of inactivity and no in-person transaction activity)			\$50
Foreign Item Processing			\$25 per item processed
Gift Cards (\$25 up to \$500 Only)			\$5 per card
Home Equity Processing			Free
IDProtect (complete opt-in family per month)			\$2.99 month
Loan Extension Fee – Non “Skip A Pay” Offering			\$50 per loan request
Medallion Signature Guarantee - Member Only			\$25 per document
Mortgage Subordination			\$100 per loan
Notary – Member Only (Free if Gold, Platinum, or VIP Member)			\$5 per document
Online & Mobile Banking			Free
Paper Delivery of Statement (Fee may be applied to checking or other saving type accounts) – Applies to Ages 18-61 only			\$2 per month, per membership
Remote Deposit Capture via Mobile App			Free
Returned/Undeliverable Mail (per membership account)			\$20 per month
Skip A Pay – Online Request			\$15 per loan request
Skip A Pay – In Branch or Over the Phone Request			\$20 per loan request
Starter Checks – (4 per sheet)			\$4 for 4 checks
Statement Reproduction (VISA or Regular Member Account Statement)			\$5 per statement
Subpoena Information Request			\$75 per request
Tax Levy / Garnishments			\$75 per request
Phone Transfers (Free if Platinum & VIP)			\$5 per request
Phone Account & Balance Inquiries			\$5 per request
Verification of Deposit			\$5 per request
Aspire Financial Counseling (based upon affordability and overall debt managed) – Monthly			No more than 15% of debt payment portfolio



Debit & Credit Card	
Credit Card Balance Transfer	Free
Credit Card Cash Advance	Free
Credit Card Over Limit (Up to the amount listed* or the transaction exceeding approved credit limit, whichever is less.)	Up to \$29*
Credit Card Late Payment (Up to the amount listed* or the required minimum payment, whichever is less)	Up To \$29*
Credit Card Non-Sufficient Funds (Up to the amount listed* or required minimum payment, whichever is less)	\$29 per item*
Credit Foreign Conversion Fees (No conversion – transaction already in US\$) – VISA Mandate Minimum	1.00% per transaction
Credit Foreign Conversion Fees (With conversion – transaction amount was not in US Dollars and needs to be Converted) – VISA Mandate Minimum	1.00% per transaction
Debit & Credit Card Replacement – Normal 7-10 Business Day Delivery	\$10 per card
Debit & Credit Card Replacement – Expedited Card – Non “In House” Delivery – FedEx	\$35 per card
Debit Card Replacement – In Branch Delivery – (Credit Card Cannot be Issued in Branch)	\$10 per card
Debit Foreign Conversion Fees (No conversion – transaction already in US\$) – VISA Mandate Minimum	0.80% per transaction
Foreign Conversion Fees (With conversion – transaction amount was not in US Dollars and needs to be Converted) – VISA Mandate Minimum	1.00% per transaction
ATM Network Fees	
Out of Network ATM Usage – Includes Deposit, Withdrawal & Inquiry	\$2 per transaction
In Network ATM Usage – Includes Deposit, Withdrawal & Inquiry	\$2 per transaction
On Us – Our ATMs – Includes Deposit, Withdrawal & Inquiry	Free
Safe Deposit Box	
Mini (3” x 5”) – Annual Fee Posted on 1 st business day in January – Prorated fees apply	\$24 per box
Small (5” x 5”) – Annual Fee Posted on 1 st business day in January – Prorated fees apply	\$36 per box
Medium (3” x 10”) – Annual Fee Posted on 1 st business day in January – Prorated fees apply	\$48 per box
Large (5” x 10”) – Annual Fee Posted on 1 st business day in January – Prorated fees apply	\$60 per box
X-Large (10” x 10”) – Annual Fee Posted on 1 st business day in January – Prorated fees apply	\$96 per box
Lock Drilling	\$250 per event
Replacement Key	\$10 per issuance
Business Checking	
Non-Interest and Interest Checking Accounts – First 150 free deposited items per month (checks and other negotiable instruments non electronic)	Free < 150 \$.25 per item > 150
Lift Business Checking – First 150 free deposited items per month (checks and other negotiable instruments non-electronic)	Free < 150 \$.25 per item > 150



Non-Member Fees	
ATM Surcharge Fee	\$3.50
Cashiers' Check/Money Order Replacement	\$5 per item requested
Check Cashing (On Us Only – No Third Party)	\$10 per item requested
Coin Processing (in excess of \$5)	10%

This Fee Schedule was amended on 11/07/2024 and may be amended or changed without notice by the Board of Directors of Kalsee Credit Union.

Federally Insured by NCUA

