

Kirtland FCU Service Fees (effective April 1, 2018)

Account Fees

Service	Fee
Cash Advance (<i>Credit Card</i>)	1% of transaction / \$3 minimum
Chargeback	\$5 / item
Check Copies *	\$2 / check
Close Account (less than 30 days old)	\$10
Collection Foreign Items	\$5 minimum (varies)
Courtesy Pay	\$30 / item
Negative Account Balance	\$5 / month
NSF (Insufficient Funds)	\$30 / item
Stop Payment (Check) *	\$25 / request
Stop Payment (ACH)	\$25 / request
Uncollected Funds	\$30 / item

Other Service Fees

Service	Fee
Account History *	\$2 / month
Account Reconciliation	\$15 / hour
Account Research	\$15 / hour
Cashier's Check	\$2 / check
Cashier's Check Replacement	\$3 / check
Check Reorder Fee (in person) *	\$10 / order
Check Rush Order Fee	\$23 – \$43 (varies)
Coin Counting Machines	
- Members	- 3%
- Military / AD / Guard / Reserve in Uniform	- No Fee
- Youth Club Members	- No Fee
Dormant Account	\$5 / month after 1 year
Fax / Copy Services	\$2 / page
Legal Process	\$15 / item
Money Order	\$2 / item
Notary Public	\$2 / matter
On-Us Check Presentment	\$3 / item
Signature Guarantee (Medallion)	\$50 / matter
Skip-A-Pay	\$25
Statement Copy *	\$2 / copy
Temporary Checks	\$2 / page
Wire Transfer (domestic)	\$25
Wire Transfer (international)	\$50

Electronic Funds Transfer Fees

Service	Fee
Develop ATM Film	Up to \$100
Replacement ATM / Debit Card	\$5 / card
Replacement Credit Card	\$10 / card
Rush Order ATM / Debit	\$25
PIN Replacement / Change	\$2

Safe Deposit Box Fees

Service	Fee
Drilling of Boxes	\$200 / box
Rental Size 3" x 5"	\$17 / year
Rental Size 3" x 10"	\$33 / year
Rental Size 5" x 10"	\$50 / year
Rental Size 10" x 10"	\$83 / year
Rental Size 14" x 10"	\$110 / year
Rental Size 14" x 27"	\$250 / year
Replace Lost Key	\$25 / key
All safe deposit boxes are 21.25" long.	

* Free services when done through Kirtland FCU Online Banking.

Military Checking (Military / Retired / Immediate Family Members)

Service	Fee
Monthly Service Charge	No charge
ATM Usage	No charge at CU Anytime / CO-OP ATMs
Check Processing	No charge
Monthly Statements	No charge
Personal Checks	No charge
Transfers to Other Financial Institutions *	\$2 for 3-day transfer; \$4 for next-day transfer
Person-to-Person Payments *	\$2 for 3-day transfer; \$4 for next-day transfer

Freedom-Plus Checking Fees

Service	Fee
Monthly Service Charge	\$7 with paper statement; \$5 with electronic statement No charge with one of these options: <ul style="list-style-type: none"> \$2000 average daily balance / month in Freedom-Plus checking account \$300 monthly direct deposit 10 debit card transactions / month to any share account in membership
ATM Usage	No charge at CU Anytime / CO-OP ATMs
Check Processing	No charge
Monthly Statements	No charge
Personal Checks	No charge for first box
Transfers to Other Financial Institutions *	\$2 for 3-day transfer; \$4 for next-day transfer
Person-to-Person Payments *	\$2 for 3-day transfer; \$4 for next-day transfer

E-Checking Fees

Service	Fee
Monthly Service Charge	\$5 (No charge with \$300 monthly direct deposit)
ATM Usage	No charge at CU Anytime / CO-OP ATMs
Check Processing	\$.50 / check after 10 in a month
Monthly Statements	E-Statement required
Personal Checks	No charge for the first 8 counter checks
Transfers to Other Financial Institutions *	\$2 for 3-day transfer (after 5 / month); \$4 for next-day transfer
Person-to-Person Payments *	\$2 for 3-day transfer (after 5 / month); \$4 for next-day transfer

Doing Business As Checking Fees

Service	Fee
Monthly Service Charge	\$10

* Requires access to online banking and registration for services. To send funds next day through External Transfer, there needs to be at least \$750 after the transfer is executed. To receive funds next day a \$500 transfer, no NSF's in previous 3 months, and a waiting period of 60 days before next day is granted. All transfers are subject to daily and monthly transfer limits. All in-process transfers count against the daily limit. Monthly limits are calculated against a 30-day rolling cycle.

External transfer standard (3-day) daily limit \$5000, outstanding limit \$5000, 30-day rolling limit \$10,000. External transfer next-day limit \$1000, outstanding limit \$1000, 30-day rolling limit \$2000.

PopMoney standard and next-day limit \$1000 each, outstanding limit \$1000 each, 30-day rolling limit \$2000 each.