

Keys Federal Credit Union Business Fee & Service Charge Schedule

Effective February 15, 2011



Membership is REWARDING

MONTHLY MAINTENANCE

Keys Premier Business Checking balance below \$1,000	\$15.00
Keys Business Money Market balance below \$2,500	\$10.00
Inactive Member Fee — no activity in account for 6 months and less than \$500 in deposits	\$10.00

EXCESSIVE WITHDRAWALS

Business Savings (<i>more than 6 per month</i>)	\$ 3.00
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OTHER FEES AND CHARGES

American Express Travelers Checks	3% of purchase
American Express Gift Card or Cheque - EACH	\$ 3.95
Wire transfer: Incoming - US	\$10.00
Wire transfer: Outgoing - US	\$20.00
Wire transfer: Outgoing - Int'l	\$50.00
Wire Service Message charge	\$30.00
Returned Mail processing	\$ 5.00
Re-mail Check Order returned by Post Office	\$ 5.00
Cashier's Checks	\$ 5.00
Account Closure <i>within 1 year of opening</i>	\$25.00
Check printing	varies by style
Stop Payment Order	\$28.00

OTHER FEES AND CHARGES (cont.)

Duplicate Statement Copy	\$ 5.00
Membership Fee	\$5.00
Transfer funds via phone	\$5.00
Cash Advance Fee	2% of the amount advanced or \$20.00 <i>(whichever fee is greater)</i>
Counter Checks	\$2.00 <i>(each)</i>
Tax Levy/Garnishment Processing	\$75.00
Copy of check	\$ 3.00
Check Cashing	5% of check amount or \$5.00 <i>(whichever fee is greater)</i>
Account Research per hour	\$25.00
Statement Reconciliation	\$25.00
Escheat Processing	\$25.00
Collection Items (international)	\$25.00

ATM AND VISA CHECK CARDS

Non-Keys FCU ATM withdrawals, balance inquiries and transfers <i>(applies to transactions at ATMs that are not in the Keys FCU or Presto! ATM network)</i>	\$ 1.50
International Svc Assessment	1% of transaction amt
ATM deposit adjustment	\$ 5.00
ATM/Visa Check Card transactions at point of sale — if used as a debit card	\$ 1.50

ATM AND VISA CHECK CARDS (cont.)

Visa Check Card Rush Order	\$25.00
ATM/VISA Check Card replacement	\$5.00

INSUFFICIENT FUNDS TRANSACTIONS

Non Sufficient Funds (NSF)	\$28.00
Overdraft <i>(may be incurred when overdrafting accounts by check, ACH, debit card, & other electronic transactions)</i>	\$28.00
Returned Deposit Item drawn on your account at another financial institution	\$10.00
Returned Deposit Item drawn on another person's or business account	\$10.00
Check, ATM & ACH overdraft transfer	\$ 5.00



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