

Keys Federal Credit Union Fee & Service Charge Schedule

Effective February 15, 2011



Membership is REWARDING

MONTHLY MAINTENANCE

Kirby Kids balance falls below \$50	\$5.00
Keys 50+ Checking balance falls below \$500	\$10.00
Keys Premier Checking balance falls below \$1,000	\$15.00
Keys Money Market balance falls 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

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
IRA transfer to another financial institution	\$40.00
Returned Mail processing	\$ 5.00
Re-mail Check Order returned by Post Office	\$ 5.00
Account closure (<i>within 1 year of opening</i>)	\$25.00

OTHER FEES AND CHARGES (cont.)

Check printing	varies by style
Stop Payment Order	\$28.00

Print-out of account history and statements	\$ 3.00
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>)
Cashier or Credit Union checks	\$ 5.00
Account Research per hour	\$25.00
Statement Reconciliation per hour	\$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 AND VISA CHECK CARDS (cont.)

ATM Deposit Adjustment	\$ 5.00
ATM/Visa Check Card transactions at Point of Sale—if used as debit card	\$ 1.50

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
Overdraft Transfer	\$ 5.00



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305-294-6622 | www.KeysFCU.org