



Membership is **REWARDING**

3022 N. Roosevelt Blvd.
Key West, FL 33040
305-294-6622
KeysFCU.org

Fee and Service Charge Schedule

Effective February 21, 2023

Monthly Account Maintenance

Keys Totally FREE CASH BACK Checking	\$0.00
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
Keys Premier Business Checking (balance falls below \$1,000)	\$15.00
Keys Business Money Market (balance falls below \$2,500)	\$10.00
Inactive Member (no activity on account for 365 days and less than \$500 in deposits)	\$15.00
Printed Statements and Documents	\$ 3.00

Other Fees and Charges

Wire Transfer: Incoming - US	\$10.00
Wire Transfer: Outgoing - US	\$20.00
Wire Transfer: Outgoing - Int'l	\$40.00
Wire Service Message Charge	\$30.00
IRA Transfer to Another Financial Institution	\$45.00
Returned Mail Processing	\$10.00
Re-mail Check Order Returned by Post Office	Varies
Account Closure (within 180 days of opening)	\$25.00
Reg. D Excessive Withdrawal	\$20.00
Reg. D Overdraft Transfer - Savings and Money Market (more than 6 per month)	\$10.00
Check Order or Reorder (shipping not included)	Varies
Stop Payment Order	\$15.00
Statement Copy	\$ 3.00
Membership	\$ 5.00
Telephone Transfer (Loans and Accounts)	\$ 5.00

Other Fees and Charges *(continued)*

Cash Advance	2% of amount advanced or \$20.00 (whichever is greater)
Copy of Check	\$ 3.00
Check Cashing	5% of check amount or \$ 5.00 (non-members, whichever is greater)
Cashier's Check	\$ 5.00
Tax Levy/Garnishment Processing	\$100.00
Account Research (per hour)	\$25.00
Statement Reconciliation (per hour)	\$25.00
Escheat Processing	\$25.00
Collection Item (International)	\$35.00
Notary Service (Non-Members)	\$3.00 per stamp

Debit MasterCard and ATM Fees

Non-Keys FCU ATM Withdrawals, Balance Inquiries and Transfers (applies to transactions at ATMs that are not in the Keys FCU or Presto! ATM Network)	\$ 1.50
International ATM Withdrawals, Balance Inquiries and Transfers	\$ 3.00
International Svc Assessment	1% of transaction amt
ATM Deposit Adjustment	\$ 5.00
Debit MasterCard Rush Order	\$40.00
Debit MasterCard Replacement	\$15.00
Debit MasterCard Ship To Alternate Address	\$15.00

Insufficient Funds Transactions

Non-Sufficient Funds (NSF)	\$15.00
Overdraft (may be incurred when overdrafting accounts by check, ACH, debit card and other electronic transactions)	\$15.00
Returned Deposit Item	\$10.00
Overdraft Transfer	\$ 2.00

Consumer Loan Fees

Returned Loan Payment	\$25.00
Skip Payment	\$40.00
Credit and Debit Card Loan Payments – In-house	\$15.00
Credit and Debit Card Loan Payments – Online	Varies
Loan Due Date Change	\$25.00
Loan Payment Coupon Book	\$20.00
Loan Processing	\$49.00
Lien Added to Collateral	\$25.00
Documented Vessels	\$99.00
UCC Filing (per occurrence)	\$10.00
Title Transfers	\$35.00
Forced Placement of Insurance	\$25.00

Credit Card Fees

Credit Card Rush Order	\$40.00
Credit Card Replacement	\$15.00
Statement Copy	\$ 3.00
Credit Card Over the Limit	\$25.00
Returned Payment	\$25.00
Balance Transfer	2% of the amount of each transfer (maximum: \$75.00; minimum: \$10.00)
Cash Advance	2% of the amount of each cash advance (maximum: \$999.00; minimum: \$10.00)
Foreign Transaction	1% of each transaction in U.S. dollars
Late Payment	up to \$25.00 for the first offense and up to \$35.00 each if 2 or more offenses occur within 6 months

Federally Insured by the NCUA.