

Fee Schedule

Effective 12/16/2020

Account Fees

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| Holiday Club early/ partial withdrawal | \$15.00 per withdrawal |
| Vacation Club early/ partial withdrawal | \$15.00 per withdrawal after 4 in one calendar year |
| Special K Club excessive/ under minimum withdrawal | \$15.00 per withdrawal |
| Money Market excessive withdrawal | \$5.00 per withdrawal |
| NSF/ Courtesy Pay/ Returned item (Check, ACH, ATM, POS & Teller transactions) | \$33.00 per presentment |
| Stop payment (personal or credit union draft) | \$33.00 per item |
| Share check withdrawal | \$3.00 each in excess of 2 withdrawals per month |
| Full Circle Account | \$5.95/ month |
| Inactive account (after 24 months of continuous inactivity) | \$5.00 per month |
| Early account closure (account or share type closed within 90 days of opening) | \$25.00 per incident |
| Account reopening | \$25.00 per incident |
| Minimum balance (share balance less than \$5 for 90 days or more) | \$2.00 per month |

Safe Deposit Box Fees

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|----------------------------------|------------------------|
| Key replacement or lock drilling | Actual locksmith costs |
| 5x5 box rental | \$25.00 annually |
| 3x10 box rental | \$35.00 annually |
| 5x10 box rental | \$40.00 annually |
| 10x10 box rental | \$50.00 annually |

Other Services Fees

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|--|--------------------------|
| Statement/ account history copy | \$3.00 per copy |
| Replacement 1098, 1099 or 5498 | \$10.00 per copy |
| Wire transfer (Incoming) | \$15.00 per transaction |
| Wire transfer (Outgoing domestic) | \$25.00 per transaction |
| Wire transfer (International) | \$50.00 per transaction |
| Check copy | \$3.00 per item |
| Cashiers check | \$5.00 per item |
| Money order | \$3.00 per item |
| Research/ Reconciliation | \$25.00 per hour |
| Bad address/ returned mail | \$2.00 per returned item |
| Collection item | \$20.00 per item |
| Counter checks | \$2.00 sheet of 4 |
| Garnishment/ legal order | \$50.00 each |
| Replacement ATM/ Debit card | \$5.00 each |
| Check cashing (waived if total KEMBA loan & deposit relationship is \$100 or more) | \$5.00 each |
| Credit card advance processing | \$10.00 each |
| KEMBA website EZ pay payment/ deposit processing | \$5.00 per transaction |
| Coin counting machine (transactions less than \$750 per day no charge) | 8% of entire transaction |
| Personal (unsecured) loan application (non-refundable) | \$25.00 per application |
| System generated transfer from share for overdraft | \$5.00 per transaction |
| Verification of deposit | \$5.00 each |
| Express/ overnight mail | \$25.00 per mailing |

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT
  **AMERICAN SHARE INSURANCE**
This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money.

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