

<b>Account Fees</b>	
Holiday Club early/ partial withdrawal	\$15.00 per withdrawal
Vacation Club early/ partial withdrawals more than 4 annually	\$15.00 per withdrawal
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 in excess of 2 per month	\$3.00 each
Full Circle Account	\$5.95/ month
Inactive account- after 24 months of continuous inactivity	\$5.00 per month
Early account closure- account/ share type closed within first 90 days	\$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
Business Account	\$10.00 per month
Business Account currency order- see Business Account brochure for more information	\$5.00 per order

<b>Other Service Fees</b>	
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 message pay payment/ deposit processing	\$8.00 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
Automatic transfer from share for overdraft (first fee given back as rebate at month end)	\$5.00 per transaction
Verification of deposit	\$5.00 each
Express/ overnight mail	\$25.00 per mailing

<b>Safe Deposit Box Fees</b>	
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

