

CHECKING ACCOUNT FEES

Non-Sufficient Funds - Per Item	\$ 29.00
Uncollected Funds - Per Item	\$ 29.00
Copy of Paid Personal Checks, Per Item, First 2 Free	\$ 3.00
Per Statement Period	
Online Bill Pay Check Copy	\$ 4.00
Courtesy Pay Privilege Fee - Per Item	\$ 29.00

ATM, ELECTRONIC FUNDS TRANSFER (EFT) SERVICES AND POINT OF SALE (POS) FEES

Withdrawal at Non-CO-OP ATM (On Applicable Accounts)	\$ 2.00
Balance Inquiries at Non-CO-OP ATM (On Applicable Accounts)	\$ 1.50
Transfers at Non-CO-OP ATM (On Applicable Accounts)	\$.50
Deposit Adjustments	\$ 5.00
Empty Envelope or Non-Negotiable Item Deposited	\$ 20.00
Copy of Sales Draft	\$ 5.00

LOAN ACCOUNT PROCESSING FEES

Returned Loan Payment	\$ 29.00
Loan Extension Agreement Application	\$ 25.00
\$25 per month extended, up to maximum 2 months	
Indirect Loan Document Re-Draw Fee	\$ 150.00
Loan Recalculation - Per Hour - Minimum 1 Hour	\$ 20.00
Check by Phone	\$ 20.00
Lien Release Request	\$ 20.00
Foreign Travel Authorization	\$ 25.00
Home Equity Demand Payoff Quote	\$ 30.00
Home Equity Interest Rate Reduction Modification Fee	\$ 500.00
Subordination Fee	\$ 200.00
Telephone Credit Card Payment	\$ 20.00
Loan Membership Fee	\$ 35.00

GENERAL AND BUSINESS ONLINE SERVICE FEES*

Night Depository	\$ 60/year
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*Other third party fees may apply.

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kpcu.com



Federally insured by NCUA.
NMLS #417395



GENERAL CONSUMER AND BUSINESS SERVICE CHARGES ("FEE DISCLOSURE")

Effective July 26, 2017

GENERAL FEES

Check Order	Varies
Money Orders - Maximum \$1,000	\$ 5.00
Cashier's Check - Per Item (If Payable to Another Party)	\$ 5.00
Copy of Cashier's Check - Per Item	\$ 6.00
Copy of Deposited Check - Per Item	\$ 6.00
Outgoing or Incoming Collection - Per Item	\$ 28.00
Returned Deposit - Per Item	\$ 25.00
Duplicate Deposit Fee	\$ 80.00
Inactive Account Fee - Per Year	\$ 6.00
Returned Mail/Address Unknown - Monthly Fee	\$ 3.00
Overnighted Bill Payment (by check)	\$ 19.95
Wire Transfer - Outgoing Domestic - Per Item	\$ 30.00
Wire Transfer - Outgoing International - Per Item	\$ 40.00
Copy of Tax Reporting Form (e.g. 1098, 1099, 5498)	\$ 5.00
Verification of Deposit - Per Item (Form or Letter)	\$ 10.00
Paper Statement - Per Deposit Statement	\$ 2.00
Duplicate Statement - Per Statement	\$ 2.50
Research Requests - Per Hour - Minimum 1 Hour	\$ 20.00
Non-Member Check Cashing Fee (KeyPoint check) - Per Item	\$ 10.00
Response to Legal Order (e.g. subpoena, levy)	\$ 6.00
Per Quarter Hour plus actual costs	
IRA Transfer to Another Financial Institution	\$ 35.00
Express Mail Fee	\$ 25.00
Debit ACH - Insufficient Funds	\$ 29.00