

## Fee Description

Account Fees	Amount
Account Closure – Accounts with no activity for twelve (12) months or longer and with a ZERO balance will be closed, without further notice	
Close Account Within 90 Days of Opening Account, including Health Savings Account	\$5.00
Inactive Account, per month, per suffix (applies to accounts with no activity for twelve months (12) and a balance of less than \$100.00)	\$5.00
Check Printing - Automatically deducted from Share Draft (checking) or Health Savings Account	Price Varies by Style
Check Printing Return Fees – Pass through fee from check printing company applies for funds not available in the account at the time check style fee is to be electronically deducted from account, including Health Savings Account	Varies + ACH Return Fee(s)
Courtesy Pay Fee – Per item paid ASK US ABOUT COURTESY PAY!!	\$30.00
Non-Sufficient Funds (NSF), per item, created by draft, ACH, Bill pay, ACH Origination, or other including Health Savings Account	\$30.00
Overdraft Transfer - From Main Share (savings) account, per transfer (overdraft protection is not available on Money Market account)	\$5.00
Release of Stop Payment, per request including Health Savings Account	\$10.00
Stop Payment of Money Orders – Two week waiting period for refund to your account including Health Savings Account	\$35.00
Stop Payment, per request including Health Savings Account	\$30.00
Return Deposit Item, per item	\$30.00

ATM/Debit and HSA Card Fees	
ATM withdrawal or pin-based Debit Card transactions, based on available balance. (***Some accounts may not exceed up to \$500/per 24hr period. Including weekends and holidays)	Not to Exceed \$500 Per 24hrs
Replacement ATM Card	\$5.00
Replacement Debit or HSA Card - First two (2) Debit Cards are FREE if more than one signer on any account, any additional:	\$7.00
Signature based (Credit) transaction using Debit Card, based on available balance. **Including weekends and holidays	Not to Exceed \$2,000 Per 24hrs
Overnight Express Mail of ATM or Debit Card and PIN Mailer plus shipping cost – two fees: overnight mail \$70; shipping fee \$70 (***Fees charged by card processor not the Credit Union)	\$70 + \$70 = \$140

Consumer Loan, Credit Card and Mortgage Related Fees	
Consumer Loan and Credit Card Application Processing Fee - Per applicant	\$20.00
Mortgage Loan Credit Report Fee - Per applicant / joint applicant - Pass through fee from credit bureaus	Varies
Loan Late Fee – 10% of contract monthly payment amount and charged 10 days after the contract monthly due date	
Loan Payments Made by Credit Card – Processing fee, per payment, per loan	\$5.00
Mortgage Loan Late Fee – 5% of contract monthly payment amount and charged 15 days after the due date	
Subordination Fee	\$200.00

Other Service Fees	
Account Research/Record Recovery/Reconciliation, per hour (\$15.00 minimum)	\$15.00
Cash KH Credit Union Check - Non-Member (FREE to our Members!)	\$5.00
Check Copy, per check number	\$3.00
Duplicate/reprint IRS tax form	\$5.00
Fax on Demand, per page	\$1.00
Wire Transfer, per transfer: <ul style="list-style-type: none"> <li>• Incoming: FREE!</li> <li>• Outgoing (domestic only): \$20.00</li> <li>• Resend (due to incorrect information provided by member): \$20.00</li> </ul>	
Incorrect Address, returned item from USPS – Please remember to contact us to change your address!	\$5.00

Other Service Fees	
Legal Item Processing (liens, tax and bank account levies, court ordered garnishments) - Fee per payment issued	\$15.00 Setup Fee \$5.00 Per Check
Money Order - Member	\$2.00
Money Order – Non-Member	\$3.00
Money Order Copy request, per item	\$3.00
Notary Public	FREE!
Printed Account History, per month	\$3.00
Remove Joint Owner	\$25.00
Skip-A-Pay (when offered and upon approval)	\$39.00 per loan
VISA Gift Card - Per card activation	\$2.50



7740 Paragon Road • Dayton, OH 45459 • (937) 558-9070 • [www.khcreditunion.com](http://www.khcreditunion.com)