



4017 Poplar Level Road * Louisville, KY 40213-1523 * Phone: (502) 459-1411
<http://www.kembaky.org>

FEE SCHEDULE NOTIFICATION

Effective October 1, 2019 the following fee schedule is in effect. If you are opening a new checking account, upon 90 days of satisfactory checking experience, you will be automatically eligible for courtesy overdraft protection. If you wish to opt out of this program you must notify the credit union in writing.

ATM Withdrawals (7 free monthly, \$1.00 each after 7)	\$1.00 each after 7 / mo
ATM / POS Overdraft	\$31.00
ATM Card Replacement (Lost)	\$5.00
Non-Sufficient Funds (NSF) Return (Drafts and ACH)	\$31.00
Courtesy Overdraft Privilege Fee	\$31.00
Returned Deposit Item	\$25.00
Stop Payment Order	\$15.00
NSF Stop Payment Order	\$31.00
Copy of Check	\$4.00
Copy of Statement	\$3.00
Interim Printout of Account (Excessive)	\$2.00
 <u>Wire Transfer</u>	
-----Incoming	FREE
-----Outgoing	\$20.00
-----International	\$50.00
 Dormant Account Fee	 \$5.00 per month
(No account activity for six months and less than \$100.00 in account.)	
 Account Research per hour	 \$25.00
Check Cashing	\$3.00
(Member with no KEMBA loans and less than \$100.00 in aggregate shares.)	
 Third Party Certified Check	 \$10.00
Processing Legal Request (garnishments, tax levies, etc.)	\$35.00
 Returned Statement /Bad Address	 \$5.00
 Early Account Closure – within 6 months of opening	 \$10.00
Foreign Item Deposit	\$35.00
Escheatment – Account abandoned 3 years	\$50.00

FAX Service for member's personal business	\$2.00
Money Order Fee	\$2.00
Reopen a closed account	\$5.00
Coin Deposit	\$2% of Deposit
Moving account at member request to new number (waived if due to Fraud)	\$10.00
Verification of Deposit/Loans	\$5.00