



Rate And Fee Schedule

Effective January 1, 2016

ATM Withdrawals (7 free per month)	\$1 each after 7/mo
ATM/POS Overdraft	\$30
Card Replacement	\$5
Non-Sufficient Funds Return (NSF) Return	\$30
Courtesy Pay Overdraft Privilege Fee*	\$30
Returned Deposit Item	\$15
Stop Payment Order	\$10
NSF Stop Payment Order	\$30
Copy of Check	\$2
Copy of Statement	\$3
Interim Printout of Account	\$1 per page
Wire Transfer...	
Incoming	FREE
Outgoing	\$20
International	\$50
Dormant Account Fee	\$5 per month
<small>(No account activity for six months and less than \$50 in account.)</small>	
Account Research	\$25/hour
Check Cashing	\$3
<small>(Member with no KEMBA loans and less than \$100 in aggregate shares.)</small>	
Third Party Certified Check	\$10
Processing Legal Request	\$25
<small>(Garnishments, Tax Levies, etc.)</small>	
Returned statement due to bad address	\$3
Early account closure	\$5
<small>(within 6 months opening)</small>	

ATM Card Replacement	\$5
Fax Service for members personal business	\$2
Foreign Item Deposit	\$10
Money Order Fee	\$2
Reopen a closed account	\$5
Coin Deposit	2% of Deposit
Moving account at member request to new number (waived if due to fraud)	\$10
Verification of Deposit/Loans	\$5

*Courtesy Pay Overdraft Protection is available if the account is in good standing and has been open 90 days. You must choose to opt in to utilize Courtesy Pay to clear ATM and point-of-sale transactions.



Kemba Louisville Credit Union
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