

Kirtland CU Schedule of Fees (effective March 1, 2024)

Account Fees

Service	Fee
Check Copies *	\$2 / check
Close Account (less than 30 days old)	\$10
Collection Foreign Items	\$5 minimum (varies)
Courtesy Pay	\$15 / item
NSF (Insufficient Funds)	\$30 / item
Stop Payment (Check) *	\$25 / request
Stop Payment (ACH)	\$25 / request
Uncollected Funds	\$30 / item

Electronic Funds Transfer Fees

Service	Fee
Replacement Card	\$10 / card
Instant Issue Debit Card	\$5 / Card
Rush Order Card	\$30

Other Service Fees

Service	Fee
Account Reconciliation/Research	\$20 / hour
Cashier's Check	\$2 / check
Check Rush Order	\$23 - \$43 (varies)
Dormant Account	\$5 / month (at 1 year with no activity)
Escheated Account	\$50/membership
Fax / Copy Services	\$2 / page
Legal Process	\$50 / hour
Notary Public	\$2 / matter
On-Us Check Presented by Non-Member	\$4 / item
Returned Mail	\$5/item
Signature Guarantee (Medallion)	\$50 / matter
Statement Copy *	\$2 / copy
Temporary Checks	\$2 / page
Wire Transfer (domestic)	\$25
Wire Transfer (international)	\$50

Safe Deposit Box Fees

Service	Fee
Drilling of Boxes	\$200 / box
Rental Size 3" x 5"	\$17 / year
Rental Size 3" x 10"	\$33 / year
Rental Size 5" x 10"	\$50 / year
Rental Size 10" x 10"	\$83 / year
Rental Size 14" x 10"	\$110 / year
Rental Size 14" x 27"	\$250 / year
Replace Lost Key	\$25 / key
<i>All safe deposit boxes are 21.25" long</i>	

* Free service when done through Kirtland CU Online Banking.

Military Checking Fees (Military / Retired / Immediate Family Members)

Service	Fee
Monthly Service Charge	No charge
ATM Usage	No charge at CU Anytime / CO-OP ATMs
Check Processing	No charge
Monthly Statements	No charge
Personal Checks	No charge
Money Movement - Transfer Money (A2A)**	No charge
Money Movement - Pay a Person (P2P)**	No charge

Freedom-Plus Checking Fees

Service	Fee
Monthly Service Charge	\$7 with paper statement; \$5 with electronic statement No charge with one of these options: <ul style="list-style-type: none"> • \$2000 average daily balance / month in Freedom- Plus checking account • \$300 monthly direct deposit • 10 debit card transactions / month to any share account within membership
ATM Usage	No charge at CU Anytime / CO-OP ATMs
Check Processing	No charge
Monthly Statements	No charge
Personal Checks	No charge for first box
Money Movement - Transfer Money (A2A)**	No charge
Money Movement - Pay a Person (P2P)**	No charge

E-Checking Fees

Service	Fee
Monthly Service Charge	\$5 (No charge with \$300 monthly direct deposit)
ATM Usage	No charge at CU Anytime / CO-OP ATMs
Check Processing	\$.50 / check after 10 in a month
Monthly Statements	E-Statement required
Personal Checks	No charge for the first 8 counter checks
Money Movement - Transfer Money (A2A)**	No charge
Money Movement - Pay a Person (P2P)**	No charge

DBA (Doing Business As), Business, Organization Checking Fees

Service	Fee
Monthly Service Charge	\$10
ATM Usage*	No charge at CU Anytime / CO-OP ATMs
Check Processing	No charge
Monthly Statements	No charge
Money Movement - Transfer Money (A2A) ** ¹	No charge
Money Movement - Pay a Person (P2P) ** ¹	No charge

**Requires access to KCU Online Banking or mobile application and registration for services; see Representative for details.

¹Service allowed on DBA Only; see Representative for services allowed/not allowed on Business/Organization accounts.