

Kirtland CU Schedule of Fees (effective February 1, 2026)

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

Plastic Card 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 (1 year 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
Statement Copy *	\$2 / copy
Temporary Checks	\$2 / page
Wire Transfer (domestic)	\$25
Wire Transfer (international)	\$50

Safe Deposit Fees

Service	Fee
Drilling of Box	\$200 / box
Box Rental Size 3" x 5"	\$22 / year
Box Rental Size 3" x 10"	\$43 / year
Box Rental Size 5" x 10"	\$65 / year
Box Rental Size 10" x 10"	\$95 / year
Box Rental Size 14" x 10"	\$143 / year
Box Rental Size 14" x 27"	\$325 / year
Replace Lost Key	\$25 / key
<i>All safe deposit boxes are 21.25" long</i>	

* Free service through KCU Online Banking. Contact us for access to KCU Online Banking or mobile application and registration for services.

Military Checking Fees

Service	Fee
Monthly Service Charge	No charge
ATM Usage ²	No charge
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 to any share account within membership • 10 debit card transactions / month to any share account within membership
ATM Usage ²	No charge at CU Anytime & CO-OP ATMs; Other ATMs / \$1.50 trans.
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 ²	No charge at CU Anytime & CO-OP ATMs; Other ATMs / \$1.50 trans.
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 ^{1,2}	No charge at CU Anytime & CO-OP ATMs; Other ATMs / \$1.50 trans.
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; contact us for details.

¹Service allowed on DBA Only; contact us for services allowed/not allowed on Business/Organization accounts.

²Other Financial Institutions may charge an additional fee for use of their ATMs.