



# KAHULUI FEDERAL CREDIT UNION

## Fee Schedule

This fee schedule is effective December 1, 2017. Fees, terms and conditions are subject to change at any time.

If you have any questions or would like current fee information, please call 871-7705.

### MEMBERSHIP

Membership Share (par value)	\$50.00	in account required to become a member & maintain membership
Membership Fee	\$1.00	one time, nonrefundable fee

### CHECKING ACCOUNT FEES

Check Printing	varies	We'll provide a free box of checks w/your first paid order. Price varies according to style selected. Free Image Checks for members w/ ongoing direct deposits.
Checking Stop Payment	\$10.00	per item
Non-Sufficient (NSF) Funds	\$10.00	per item returned
Checking Copy	\$1.00	per item
Overdraft Protection Share Transfer (ODP transfer)	\$1.00	per transfer (must sign up for this service) NOTE: Overdraft protection not accessible when using ATM/Debit Cards

### OTHER SERVICE FEES APPLICABLE TO ALL ACCOUNTS

Returned Deposited Check	\$20.00	per returned check
Teller's Check	\$5.00	per check, after first check per accountholder per day
Teller's Check Stop Payment	\$30.00	per item
Teller's Check copy	\$5.00	per item
Statement copy	\$1.00	per statement period
Invalid Address	\$2.00	per month
Money Order	\$1.00	per item
Early Closure of Account	\$20.00	If account closed within 3 months of opening
Account Research / Balancing Assistance	\$15.00	per hour
Letter of Verification	\$5.00	per letter/form
Garnishments/Levies/Other legal processes	\$20.00	each
Photocopy	\$0.25	per page
Expedited processing of ATM cards, debit cards, PIN mailers	\$20.00	per item
Expedited shipping of ATM cards, debit cards, PIN mailers	varies	dependent upon actual shipping charges

### FEES RELATED TO ATM CARD, DEBIT CARD, ELECTRONIC FUND TRANSFERS (EFT)

ATM Withdrawal	\$1.00	each, after first 5 withdrawals in a calendar month
Inquiries or Transfers via ATM	\$1.00	each (NOTE: sign up & use Touch Tone Teller or Virtual Branch Home Banking in order to avoid this fee)
ATM Operator / Network Surcharge	varies	ATM fees/surcharges differ based on the ATM used. (NOTE: no surcharge if you use ATMs owned by First Hawaiian Bank or American Savings Bank)
Card Replacement	\$10.00	per card
Non-sufficient Funds (NSF) withdrawal	\$10.00	each
ACH return fee	\$10.00	per item returned

### OTHER INFORMATION REGARDING ATM and DEBIT CARDS

Accessible networks	Plus, Star,	Prizm (ATM card only), VISA (Debit card only)
ATM withdrawal limit	\$500.00	per day
Maximum ATM withdrawal or POS transaction if system is down	\$100.00	per day if system is down
Maximum PIN tries	3	per day
Maximum POS "Cardholder not Present" transactions	\$1,500 \$500	per day per day if system is down

NOTES: ATM withdrawals and POS transactions are not allowed for members with delinquent loans.