



# KAHULUI FEDERAL CREDIT UNION

## Fee Schedule

This fee schedule is effective June 1, 2021.

Fees, terms and conditions are subject to change at any time.

If you have any questions or would like current fee information, please call 808-871-7705.

### MEMBERSHIP

Membership Share (par value)	\$50.00	Held in savings account - required to become a member and maintain membership
Membership Fee	\$1.00	one-time; nonrefundable fee

### CHECKING ACCOUNT FEES & OTHER SERVICE FEES APPLICABLE TO ALL ACCOUNTS

Abandoned Property Fee *Hawaii Statutes require that after (5) years of inactivity and no member contact, any account balances must be turned over to the State of Hawaii	\$25.00	Per account (assessed in the month a dormant/inactive account is processed for *escheatment)
Account Closure (early closure of account)	\$20.00	If account closed within 3 months of opening
Account Research / Balancing Assistance	\$25.00	per hour
Check Printing (check orders/re-orders)	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 Copy (photocopy of cancelled draft)	\$2.00	per item
Checking Stop Payment	\$20.00	per item (each request 6-month duration)
Dormant/Inactive Account	\$5.00	per month (after no activity for two years)
Garnishments/Levies/Other legal processes	\$20.00	each
Letter of Verification	\$5.00	per letter/form
Non-Sufficient Funds (NSF)	\$20.00	per item returned (physical or electronic)
Notary Public Service: Members	FREE	Free to members
Notary Public Service: Non-Members	\$5.00	per document
Overdraft Protection Share Transfer (ODP transfer)	\$5.00	per transfer (must sign up for this service) NOTE: Overdraft protection not accessible when using ATM/Debit Cards
Photocopy	\$0.25	per page
Returned Deposited Check	\$20.00	per returned check (physical or electronic)
Returned Mail (Invalid Address)	\$5.00	per month
Rolled Coin Deposit	\$0.25	per roll (in excess of 10 rolls/day)
Statement copies	\$2.00	per page
Teller's Check	\$5.00	per check (Free - 1 <sup>st</sup> check/day per account holder)
Teller's Check copy	\$2.00	per item
Teller's Check Stop Payment	\$30.00	per item

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

ACH return fee	\$20.00	per item returned
ACH Stop Payment Fee	\$20.00	per request (each request 6-month duration)
ATM Operator / Network Surcharge	varies	ATM fees/surcharges differ based on the ATM used. (NOTE: <b>NO SURCHARGE</b> if you use ATMs owned by First Hawaiian Bank or American Savings Bank)
ATM Withdrawal	\$1.00	each, after first 5 withdrawals in a calendar month
Card Replacement	\$15.00	per card
Expedited processing of ATM cards, debit cards	\$20.00	per card
Expedited shipping of ATM cards, debit cards	\$40.00	per card
Inquiries or Transfers via ATM	\$1.00	each (NOTE: sign up & use Touch Tone Teller, Virtual Branch or KFCU Mobile APP in order to avoid this fee)
Non-sufficient Funds (NSF) withdrawal	\$20.00	each

### OTHER INFORMATION REGARDING ATM and DEBIT CARDS

Accessible networks		Accel/Exchange, Plus, Star, VISA
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.**