

## **FEE SCHEDULE AS OF AUGUST 2025**

General Services		
Money Order - available to \$1,500.00	\$1.00	
Cashier's Check Payable to Member	FREE	
Cashier's Check Payable to 3rd Party	\$2.00	
Counter Checks - 4 per page	\$1.00/page	
Checks - First order of 36 are free; future orders are priced by style	Various	
Copy of Draft/Check	\$1.50/copy	
Returned Mail/Incorrect Address	\$3.00	
Notary Service	FREE	
Rolled Coin	\$05/roll	

Home Equity Fees	
Home Equity Application Fees	\$10.00/MINI
	\$150.00/Fixed
	\$150.00/HELOC
Closing Costs - MINI Home Equity	Up to \$500.00 per amount borrowed
Closing Costs - Fixed & HELOC	Varies - refer to CU disclosure

Services Fees	
Account History/Statement	\$1.00/quarter
Account Reconciliation/Research	\$10.00/hour
Domestic Wire Transfer (outgoing)	\$25.00
International Wire Transfer (outgoing)	\$40.00
Courtesy Pay	\$25.00/item
Automatic Transfer from Savings to Checking; applied against Checking	\$3.00
Manual Transfer from Savings to Checking; applied against Checking	\$5.00
Business Account Maintenance	\$10.00/month without e-statements
IRA Account Administration	\$15.00/year
Stop Payment - Check and ACH	\$25.00
Money Order Stop Payment	\$5.00
Cashier's Check Stop Payment	\$25.00 after 90 days
Check Protest	\$25.00
Replacement Plastic Card	\$5.00
Rush/Plastic Card determined by rush type	Various

Account Fees		
Dormant Account Fee charged per month: member is +18 years, account has had no activity	\$5.00	
for 12 consecutive months, account balance is less than \$50.00		
12 mth Share Certificate Early W/D	1 mth dividend	
36 mth Share Certificate Early W/D	1 qtr dividend	
Non-Sufficient Funds charged for each item: ATM Withdrawal	\$25.00	
Personal Share Draft ACH Withdrawal	1	
Returned Deposited Item	\$20.00/item with automatic resubmit	
	\$0.00/item on 2nd attempt	
	\$20.00/item on 3rd attempt if resubmitted	
	at member's requrest	

Other Loan Fees	
Loan Processing	\$10.00
Loan Request Cancellation	\$5.00
Duplicate Lien	\$10.00

Kenmore Teachers FCU reserves the right to adjust fees at any time; 30 days advance notice will be provided to the membership.