

KALEIDA HEALTH FEDERAL CREDIT UNION

2023 FEE SCHEDULE	
DEPOSIT ACCOUNT FEES	
Account Closure (savings or checking closed by CU due to account abuse)	\$25.00
Account Closure within 1st 30 days of opening	\$25.00
New Membership Fee	\$1.00
Bad address (mail returned by USPS)	\$5.00
Deposited Item Return	\$25.00
Credit Union Check* (per item/2 free per day)	\$3.00
Check Cashing non-member on-us check (max \$2,000/day)	\$5.00
Check Reprint	\$1.00
Dormant Account/ Inactive	\$25.00/month
Legal Process (garnishment, levy, summons)	\$25.00
Insufficient Funds (NSF) per ACH/Draft item	\$35.00
Paper Statement* (per quarter) Effective 3/1/2023	\$2.00
Research* (per hour - \$10 minimum charge)	\$25.00

Excessive Transfers (fee charged for each transfer after #6)	\$7.00
Stop Payment - Check, ACH & CU Check	\$25.00
Wire Transfer - domestic in/out	\$25.00
Club WD Fee's	\$7.00
Installment Loan Late Fee's	20% Unpaid Interest
Revolving LOC & HELOC Late Fee's	20% Unpaid Interest
Check Copy* (per copy)	\$1.00
Fax/ Photo Copy	\$1.00
Mail Check Fee under \$500	\$5.00
OD Transfer Fee	\$1.00

VISA DEBIT CARD FEES	
ATM transaction or inquiry at Non-Owned Machine	Varies
Card Application	\$5.00
VISA Credit Card Replacement Fee	\$15.00
Card Replacement (due to lost in mail, bad address, misplaced)	\$15.00
Debit Card Foreign Transaction	Varies
Card Closure (due to fraud/one free per year)	\$15.00
NSF (per EFT item)	\$35.00